

Wildcat Creek Watershed Restoration Action Strategy

Part I: Characterization and Responsibilities



NEW INFORMATION: SEE ATTACHMENTS



March 2000
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June 1999; First Draft

Prepared by
Indiana Department of Environmental Management
Office of Water Management

FOREWORD

The First Draft (June 1999) of the Watershed Restoration Action Strategy (WRAS) was reviewed internally by IDEM and revised accordingly. The Second Draft (November 1999) was reviewed by stakeholders and revised accordingly. This Third Draft (March 2000) is intended to be a living document to assist restoration and protection efforts of stakeholders in their sub-watersheds. As a "living document" information contained within the WRAS will need to be revised and updated periodically. One of the most significant revisions made after the second review was the addition of the Waterbody Assessments from the 1998 data (Attachment 2) and the Cyanide Factsheet (Attachment 3).

The Wildcat Creek WRAS is divided into two parts: Part I, Characterization and Responsibilities and Part II, Concerns and Recommendations.

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TABLE OF CONTENTS

FOREWORD.....	1
TABLE OF CONTENTS	2
LIST OF TABLES	3
EXECUTIVE SUMMARY	4
1.0 INTRODUCTION	6
1.1 GOAL AND PURPOSE OF THIS DOCUMENT	6
1.2 GUIDE TO THE USE OF THIS DOCUMENT	7
1.3 STAKEHOLDER GROUPS IN THE WATERSHED	7
2 GENERAL WATERSHED DESCRIPTION	10
2.1 WILDCAT WATERSHED OVERVIEW	10
2.2 LAND COVER, POPULATION, AND GROWTH TRENDS	11
2.3 AGRICULTURAL ACTIVITIES IN THE WILDCAT WATERSHED	15
2.4 AREAS OF SPECIAL CONCERN	18
2.5 SIGNIFICANT NATURAL AREAS IN THE WILDCAT WATERSHED	18
2.6 SURFACE WATER USE DESIGNATIONS AND CLASSIFICATIONS	20
2.7 US GEOLOGICAL SURVEY WATER USE INFORMATION FOR THE WILDCAT WATERSHED.....	21
3 CAUSES AND SOURCES OF WATER POLLUTION.....	23
3.1 CAUSES OF POLLUTION	23
3.2 POINT SOURCES OF POLLUTION	26
3.3 NONPOINT SOURCES OF POLLUTION	31
4.0 WATER QUALITY AND USE SUPPORT RATINGS IN THE WILDCAT WATERSHED.....	34
4.1 WATER QUALITY MONITORING PROGRAMS	34
4.2 SUMMARY OF AMBIENT MONITORING DATA FOR THE WILDCAT WATERSHED	35
4.3 FISH CONSUMPTION ADVISORIES	37
4.4 CLEAN WATER ACT SECTION 305(B) REPORT	39
4.5 CLEAN WATER ACT SECTION 305(B) ASSESSMENT AND USE-SUPPORT: METHODOLOGY	39
4.6 1998 INTENSIVE WATER QUALITY MONITORING OF WILDCAT CREEK	42
5.0 STATE AND FEDERAL WATER PROGRAMS	43
5.1 INDIANA DEPARTMENT OF ENVIRONMENTAL MANAGEMENT WATER QUALITY PROGRAMS.....	43
5.1.2 INDIANA'S POINT SOURCE CONTROL PROGRAM.....	44
5.2 INDIANA DEPARTMENT OF NATURAL RESOURCES WATER PROGRAMS	50
5.3 USDA/NATURAL RESOURCES CONSERVATION SERVICE WATER QUALITY PROGRAMS	51
REFERENCES	55

LIST OF TABLES

TABLE 2-1 WILDCAT CREEK COUNTY POPULATION PROJECTIONS 1990-2020.....	13
TABLE 2-2 WILDCAT CREEK CITY AND TOWN POPULATION ESTIMATES.....	14
TABLE 2-3 LIVESTOCK IN THE WILDCAT CREEK WATERSHED	16
TABLE 2-4 CROPS PRODUCED IN THE WILDCAT CREEK WATERSHED	17
TABLE 2-5 WILDCAT CREEK WATERSHED OUTSTANDING RIVERS LIST	19
TABLE 2-6 WATER-USE INFORMATION FOR THE WILDCAT CREEK WATERSHED	22
TABLE 3-1 CAUSES OF WATER POLLUTION AND CONTRIBUTING ACTIVITIES	23
TABLE 3-2 NPDES PERMITTED FACILITIES - WILDCAT CREEK WATERSHED.....	28
TABLE 4-1 RESULTS OF SEASONAL KENDALL ANALYSIS.....	37
TABLE 4-2 CRITERIA FOR USE SUPPORT ASSESSMENT	41
TABLE 5-1 TYPES OF PERMITS ISSUED UNDER THE NPDES PROGRAM	46

List of Appendices and Attachments

Appendix A:	Continental Steel Corporation Superfund Site Fact Sheet
Appendix B:	Benchmark Characteristic Analysis of Data from Fixed Stations in the Wildcat Creek Watershed
Appendix C:	Wildcat Creek Watershed Waters Assessed in the Clean Water Act Section 305(b) Report 1994-95
Appendix D:	Local, State, and Federal Watershed Stakeholders Wildcat Creek Watershed
Appendix E:	Funding Sources
Attachment 1:	Stakeholder Comments
Attachment 2:	Wildcat Creek Watershed Waterbody Assessments
Attachment 3:	Cyanide Factsheet - South Fork Wildcat Creek
Attachment 4:	Indiana State Department of Health Residential On-Site Sewage Disposal: A Historical Perspective

EXECUTIVE SUMMARY

The overall goal and purpose of Part I of the Watershed Restoration Action Strategy (WRAS) is to provide a reference point and map to assist with improving water quality. The major water quality concerns and recommended management strategies will be addressed in Part II of the WRAS.

This Strategy broadly covers the entire watershed; therefore, it is intended to be an overall strategy and does not dictate management and activities at the stream site or segment level. Water quality management decisions and activities for individual portions of the watershed are most effective and efficient when managed through subwatershed plans. However, these subwatershed plans must also consider the impact on the watershed as a whole.

Finally, this Strategy is intended to be a fluid, living document in order to respond to the temporally dynamic quality of our environment. Therefore, this Strategy will require revision when new or different information becomes available.

Overview of the Wildcat Creek Watershed

The Wildcat Creek watershed is located in north-central Indiana. The watershed encompasses 804 square miles in seven different counties and approximately 425 miles of perennial streams. The Wildcat Creek watershed system is comprised of three forks: North, Middle, and South.

The land use in the watershed is predominantly agriculture, which represents approximately 93 percent of the land cover. Corn and soybeans comprise the majority of crops produced in the Wildcat Creek watershed. Other land uses include forest, wetlands, and urban areas.

Kokomo, Frankfort, and Lafayette are the three major urban areas within the watershed. Kokomo, located on the North Fork of Wildcat Creek is the largest urban area located wholly within the watershed boundary.

The North Fork, from S.R. 29 in Carroll County to Peter 's Mill Bridge in Tippecanoe County, and the South Fork, from S.R. 38 in Tippecanoe County to its confluence with the North Fork, are designated as "Scenic," under the Indiana Natural, Scenic, and Recreational Stream System.

Current Status of Water Quality in the Wildcat Creek Watershed

Section 303(d) of the Clean Water Act requires states to identify waters that do not or are not expected to meet applicable water quality standards with federal technology based standards alone. The Clean Water Act Section 303(d) list for Indiana provides a basis of understanding the current status of water quality in the Wildcat Creek watershed. The following Wildcat Creek

watershed waterbodies are on Indiana 's 1998 Clean Water Act Section 303(d) list submitted to and approved by EPA:

- **South Fork Wildcat Creek** for cyanide violations (see Attachment 3)
- **Little Wildcat Creek/Kelly West Ditch** for dissolved oxygen violations
- **Wildcat Creek - North Fork** for PCB fish consumption advisory and ammonia, dissolved oxygen, cyanide, lead, and nitrate violations
- **Prairie Creek Ditch** for dissolved oxygen violations
- **Kokomo Creek** for PCB fish consumption advisory, and ammonia and dissolved oxygen violations
- **Kokomo Reservoir #2** for mercury fish consumption advisory

In addition, various local, state, and federal stakeholders have expressed concern over land use practices that may be impacting water quality.

Water Quality Goal

The overall water quality goal for the Wildcat Creek watershed is that all waterbodies meet the applicable water quality standards for their designated uses.

Wildcat Creek Watershed Restoration Action Strategy

Part I: Characterization and Responsibilities

1.0 Introduction

In December 1997, IDEM began a pilot watershed initiative in the Wildcat Creek watershed. IDEM selected the Wildcat Creek watershed for the pilot project because it:

- ⊖ contains diverse land use (several urban centers and extensive agriculture);
- ⊖ contains streams that do not meet their designated use;
- ⊖ is one of the smaller 8-digit HUC watershed in the State;
- ⊖ is totally contained within State borders; and
- ⊖ contains headwaters and larger streams.

The purpose of the initiative was to determine how IDEM as an agency could find ways to be more effective in working with a diverse public while addressing water quality concerns in a watershed framework. This initiative is based on partnerships between federal, state, and local government groups and local businesses, industry, and citizen groups to build consensus on long term management within the watershed. Goals of the initiative include:

- Steer financial and technical resources toward improving water quality in the watershed.
- Develop a cooperative plan for long term health of the watershed.
- Provide a laboratory for the Agency to develop a process for carrying out Total Maximum Daily Loads (TMDL) that will involve local citizens and interest groups.
- Encourage good avenues of communication among the disparate structures of IDEM.

One of the tangible products of this Initiative is the two part Wildcat Creek Watershed Restoration Action Strategy generated by IDEM's Office of Water Management. This document, Part I, provides a characterization of water quality in the watershed. Part II of the Strategy provides a discussion of resource concerns and recommended management strategies.

1.1 Goal and Purpose of This Document

The overall goal and purpose of the Watershed Restoration Action Strategy Part I is to provide a reference point and map to assist with improving water quality. The overall water quality goal for the Wildcat Creek watershed is that all waterbodies meet the applicable water quality standards for their designated uses.

Part I of the Strategy is intended to be a fluid, living document in order to respond to the temporally dynamic quality of our environment. Therefore, Part I of the Strategy will require revision when new or different information becomes available.

1.2 Guide to the Use of This Document

Chapter 1: Introduction - This Chapter provides a non-technical description of the purpose of Part 1 of the Strategy. This Chapter also provides an overview of stakeholder groups in the Wildcat Creek watershed.

Chapter 2: General Watershed Description- Some of the specific topics covered in this chapter include:

- an overview of the watershed
- hydrology of the watershed
- a summary of land use within the watershed
- natural resources in the watershed
- population statistics
- major water uses in the watershed
- water quality classifications and standards.

Chapter 3: Causes and Sources of Water Pollution - This Chapter describes a number of important causes of water quality impacts including biochemical oxygen demand (BOD), toxic substances, nutrients, E. coli bacteria and others. This Chapter also describes both point and nonpoint sources of pollution.

Chapter 4: Water Quality and Use Support Ratings - This Chapter describes the various types of water quality monitoring conducted by IDEM, summarizes water quality in the watershed based on Office of Water Management data and presents a summary of use support ratings for those surface waters that have been monitored or evaluated.

Chapter 5: State and Federal Water Quality Programs - Chapter 5 summarizes the existing State and Federal point and nonpoint source pollution control programs available to address water quality problems. These programs are management tools available for addressing the priority water quality concerns and issues that are discussed in Part II of the Strategy. Chapter 5 also describes the concept of Total Maximum Daily Loads (TMDLs). TMDLs represent management strategies aimed at controlling point and nonpoint source pollutants. IDEM's TMDL Strategy will also be discussed.

1.3 Stakeholder Groups in the Watershed

The Wildcat Creek watershed contains many stakeholder groups that have different missions (Appendix D). Many of these groups have a long history of working with Wildcat Creek and its watershed. The following discussions briefly describe some of the watershed groups.

Wildcat Creek Watershed Network Board

Since the beginning of IDEM's Wildcat Creek Watershed Initiative, there has been a concerted effort to collect information on the water quality concerns and priorities held by the various watershed stakeholder groups. To further this effort, the Office of Water Management initiated meetings to bring watershed stakeholder groups together in order to learn more about the watershed. These meetings, called the Wildcat Creek Watershed Network Board, are designed to increase information sharing between the various stakeholder groups and geographic regions of the watershed. After two meetings, the participants in the Board identified failing septic systems and straight septic discharge as a major water quality concern and priority. This led to the organization and presentation of the "Wildcat Creek Watershed Failed/Improper Septic System Workshop" that was held on May 19, 1999 in Kokomo, Indiana. The stakeholder efforts to address the septic issues are continuing with counties organizing septic demonstration projects to educate residents.

Wildcat Creek Foundation

Since 1974, the Wildcat Creek Foundation has been actively striving to maintain the scenic and natural qualities of Wildcat Creek. Specifically, the Wildcat Creek Foundation focuses on portion of Wildcat Creek designated as Natural and Scenic by the State of Indiana. The Wildcat Creek Foundation acts as a land trust; enlists voluntary preservation; manages public access sites; employs conservation easements; works to reduce recreational abuse; and monitors local and state regulations.

Wildcat Guardians

The Wildcat Guardians were formed in 1990 by a group of watershed residents that were dedicated toward improving the health and beauty of Wildcat Creek. To accomplish this task, they maintain a year-round program of guardianship and stewardship for Wildcat Creek that includes stream clean-ups, reporting illegal dumping, and monitoring.

Wildcat Creek Advisory Group

The Wildcat Creek Advisory Group was formed as part of designating a portion of Wildcat Creek as a state Scenic and Natural Stream in 1980. The Advisory Group was and is focused on the scenic and natural portion of Wildcat Creek discussed in Section 2.6. The Advisory Group was originally comprised of riparian landowners, Indiana Farm Bureau, Carroll County Area Plan Commission, Tippecanoe County Area Plan Commission, Wildcat Canoe Club, Wildcat Park Foundation, U.S. Canoe Association, Wildcat Creek Federation, League of Women Voters of Greater Lafayette, Girl Scouts of America, and Wildcat Group-Sierra Club. The current Advisory Group was the result of a recommendation by the Indiana Department of Natural Resources (IDNR) and the original Advisory Group. The composition of the Advisory Group includes many of the original groups; however, many have gone through name changes and reorganization. The Advisory Group is led by IDNR Division of Outdoor Recreation which produced "A Plan for the Preservation and Management of Wildcat Creek, January 1980."

Clinton County Wildcat Creek Watershed Group

The Clinton County Wildcat Creek Watershed Group grew out of the Clinton County SWCD 's locally-led process during the spring of 1998. Throughout 1998, the stakeholders in this group met regularly to discuss issues and perceived problems.

Tippecanoe County Wildcat Creek Watershed Group

The Tippecanoe County Wildcat Creek Watershed Group grew out of the Tippecanoe County SWCD 's locally-led process in late spring of 1998. Through the summer of 1998, the stakeholders in this group met regularly to discuss issues and refine a list of the top ten Wildcat Creek concerns.

Carroll County Locally Led Conservation

At the beginning of 1997, the Carroll County SWCD convened a meeting of Carroll County stakeholders as a part of their locally led conservation program. This meeting produced four main areas for concern for Carroll County: 1) Nutrient management; 2) Soil erosion; 3) Water quality; and 4) Public education about natural resources.

2 General Watershed Description

This Chapter provides a general description of Wildcat Creek and its watershed and includes the following:

- Section 2.1 Wildcat Watershed Overview
- Section 2.2 Land Cover, Population, and Growth Trends
- Section 2.3 Agricultural Activities in the Wildcat Watershed
- Section 2.4 Areas of Special Concern
- Section 2.5 Significant Natural Areas in the Wildcat Watershed
- Section 2.6 Surface Water Use Designations and Classifications
- Section 2.7 US Geological Survey Water Use Information for the Wildcat Watershed

2.1 Wildcat Watershed Overview

The Wildcat Creek watershed is an 8 digit (05120107) hydrologic unit code (HUC) watershed located in north-central Indiana (Figure 2-1). The watershed encompasses 804 square miles in seven different counties and approximately 425 miles of perennial streams. It is subdivided into 44 subbasins represented on the map by 14 digit HUCs (figure 2-2). The entire Wildcat Creek watershed is located in the Eastern Corn Belt plains ecoregion, which is characterized by smooth plains, with beech/maple vegetation, and soils that are good for cropland (Tetra Tech 1999). The meandering drainage system of the Wildcat Creek watershed is comprised of three forks: North, Middle, and South. The North Fork Wildcat Creek is often referred to as the main stem. The floodplain of the three forks ranges from approximately a quarter of a mile to almost one mile in width (IDNR 1980).

Geology/Soils

The Wildcat Creek basin is a post-glacial stream basin that follows the basic bedrock valley of a pre-glacial river (IDNR 1980). Extensive glaciation has had a major impact on the geology and soil types/locations in the watershed. Unsorted glacial debris from melting of the basal ice load comprise the eight or nine distinct, but discontinuous, till sheets that may be found in the watershed. New Albany Shale and Rockford Limestone are the dominant bedrock materials, and surface geology represents east to west fluted ground moraine of an uppermost tongue of the Trafalgar formation, the latest known advance of the East White glacial sublobe (IDNR 1980).

Indiana, particularly in the central region, has some of the most productive soils in the United States. These soils, good management, and climate contribute to consistently increasing crop-yield levels. Soil types in the Wildcat Creek Watershed are derived from two general groups: alluvial and gray-brown podzolics. The podzols are located on the uplands and slopes and are good agricultural soils. The alluvial soil types, generally located in the bottomlands, create special stabilization and conservation concerns (IDNR 1980).

Climate

Climate in the Wildcat Creek watershed region is generally categorized as humid-continental, influenced in the winter by eastward-moving, northerly, polar air masses, and by warm gulf air during the summer (IDNR 1980). Average yearly precipitation for the watershed is approximately 40 inches and average yearly snowfall is approximately 25 inches (NOAA 1996). January normal maximum and minimum temperatures are 34°F and 17°F, respectively, while July normal maximum and minimum temperatures are 86°F and 65°F, respectively (NOAA 1996).

Wildcat Creek North Fork

The North Fork of the Wildcat Creek originates in Grant, Madison, and Tipton Counties and flows westward through Howard and Carroll County before joining the Middle and South Forks in Tippecanoe County (Figure 2-1). Wildcat Creek eventually flows into the Wabash River, near the city of Lafayette in Tippecanoe County. The North Fork also flows through the city of Kokomo with a 1996 population of 45,785 people, in Howard County. Kokomo Reservoir, located on the North Fork east of Kokomo, is the largest impoundment in the watershed and serves as a drinking water source for the city of Kokomo. Major tributaries to the North Fork include Mud Creek, Turkey Creek, Kokomo Creek, Little Wildcat Creek, and Honey Creek.

Wildcat Creek Middle Fork

The Middle Fork of the Wildcat Creek originates in Clinton County and flows westward through Clinton and Carroll Counties before joining the South Fork in Tippecanoe County. Of the three forks of Wildcat Creek, the Middle Fork is the smallest in terms of flow and drainage area. The largest town located in the Middle Fork watershed is Rossville. Major tributaries to the Middle Fork include Campbell's Run, Cripe Run, Hog Run, and Dunk Creek.

Wildcat Creek South Fork

The South Fork of the Wildcat Creek originates in Clinton and Tipton Counties and flows westward through Clinton County before joining the Middle Fork in Tippecanoe County. Much of the South Fork flows through relatively level farmland, although glacial mounds (kames) may be seen in the creek valley and there are some high banks along the creek. The largest city on the South Fork is Frankfort, located in Clinton County. A major tributary to the South Fork is Kilmore Creek which originates in Tipton County and joins the South Fork in Clinton County. Other tributaries to the South Fork include Swamp Creek, Prairie Creek, Spring Creek, and Lauramie Creek.

2.2 Land Cover, Population, and Growth Trends

2.2.1 General Land Cover

Native vegetation in the Wildcat watershed is an upland mixed hardwood forest in varied stages of succession. The U.S. Geological Survey - Biological Resources Division and the U.S. Fish and Wildlife Service are overseeing the National Gap Analysis Program. In Indiana, Indiana State University and Indiana University are carrying out the Indiana GAP Project which involves an analysis of current vegetative land cover through remote sensing (ISU 1999). This analysis provided vegetative land cover data in 30 x 30 meter grids (Figure 2-3). The following is a summary of vegetative cover in the watershed determined from the GAP image:

2.32%	Urban (impervious, low and high density)
92.29%	Agricultural vegetation (row crop and pasture)
2.01%	Forest vegetation (shrubland, woodland, forest)
3.18%	Wetland vegetation (Palustrine: forest, shrubland, herbaceous)
0.21%	Open Water

The flood plain forest found in the Wildcat Creek watershed is a silver maple and American elm forest, including additional species such as willows, basswood, sycamore, and ash. In clearings or thinned woods, hawthorne, milkweed, and various sedges, grasses, and ferns are found. The upland forest is a sugar maple-beech and oak-hickory forest with associations of numerous additional tree and shrub species (IDNR 1980).

2.2.2 Population

The 1990 total population in the seven counties that have land portions in the watershed was 482,185 (Tetra Tech 1999). Table 2-1 shows a break down of population by county and estimated population projections. It should be noted that these numbers do not reflect the actual population living in the Wildcat Creek watershed. For example, Tippecanoe County and Madison County have a greater population than any of the other seven counties; however, Tippecanoe County and Madison County only have a small portion of the land area in the Wildcat Creek watershed area (Figure 2-1). A better estimate of the population within the Wildcat Creek watershed may be the 1990 and 1995 US Geological Survey Water Use Reports which show a total population in the watershed of 114,010 in 1990 and 134,020 in 1995 (Table 2-6). These reports indicate that the population in the watershed appears to have grown by about 17.6% between 1990 and 1995.

The US Census and the Indiana Business Research Center also provide information about the population in cities and towns. Table 2-2 contains population estimates for various cities and towns located wholly within the watershed. Kokomo is the largest city located in the watershed and in terms of population, was the 11th largest city in Indiana for 1996. Although not located wholly within the Wildcat Creek watershed, the City of Lafayette overlaps the watershed near its confluence with the Wabash River. The 1996 population estimate for Lafayette was 44,344 (the 13th largest city in Indiana in 1996).

TABLE 2-1
WILDCAT CREEK COUNTY POPULATION PROJECTIONS 1990-2020*

County	1990	2000	2010	2020	Percent Change (1990 to 2020)
Carroll	18,800	18,900	19,200	19,400	+3.2
Clinton	31,000	31,300	31,900	32,600	+5.2
Grant	74,200	71,700	69,500	66,800	-9.9
Howard	80,800	80,500	81,200	81,200	+0.5
Madison	130,700	128,200	126,700	124,400	-4.8
Tippecanoe	130,600	140,400	148,400	152,400	+16.7
Tipton	16,100	16,000	16,000	15,900	-1.2

* IBRC 1993

TABLE 2-2
WILDCAT CREEK CITY AND TOWN POPULATION ESTIMATES*

City/Town	Census 1990	Estimate 1996	Percent Change (1990 to 1996)
Burlington	568	591	4
Dayton	996	1,106	11
Frankfort	14,754	15,231	3.2
Greentown	2,172	2,301	5.9
Kempton	362	343	-5.2
Kokomo	44,996	45,785	1.8
Michigantown	472	510	8.1
Mulberry	1,262	1,354	7.3
Rossville	1,175	1,441	22.6
Russiaville	988	1,028	4
Sharpsville	769	793	3.1
Windfall	779	795	2.1

* IBRC 1997

2.3 Agricultural Activities in the Wildcat Watershed

Agriculture is the dominant land use in the Wildcat Creek watershed. Section 2.2.1 shows that 92.29 percent of land cover in the watershed is agricultural vegetation. This section provides an overview of the agricultural activities in the watershed. Specifically, Section 2.3.1 describes livestock operations and Section 2.3.2 describes crop production activities.

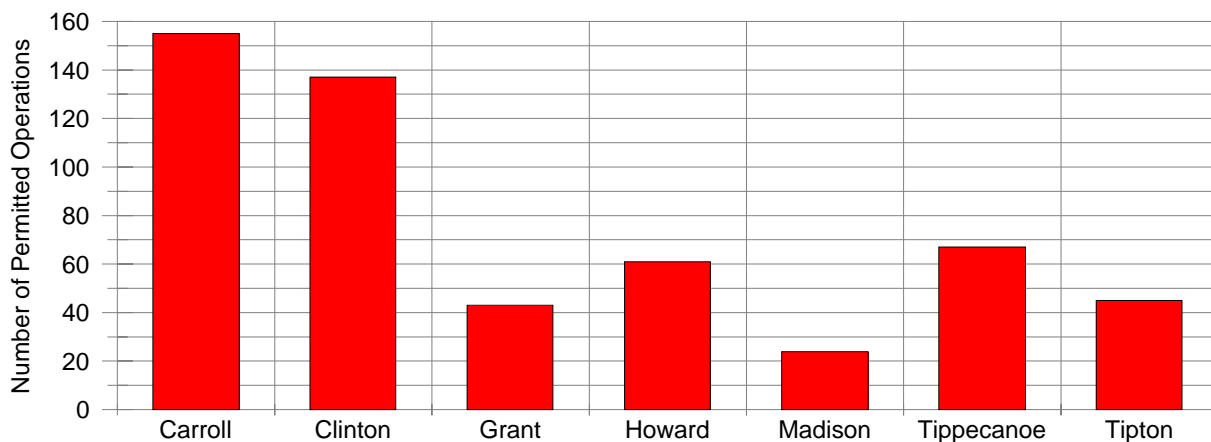
2.3.1 Livestock Operations

Confined feeding is the raising of animals for food, fur or recreation in lots, pens, ponds, sheds or buildings, where they are confined, fed and maintained for at least 45 days during any year, and where there is no ground cover or vegetation present over at least half of the animals' confinement area. Livestock markets and sale barns are generally excluded (IDEM 1999).

Indiana law defines a confined feeding operation as any livestock operation engaged in the confined feeding of at least 300 cattle, or 600 swine or sheep, or 30,000 fowl, such as chickens, ducks and other poultry. The IDEM regulates these confined feeding operations, as well as smaller livestock operations which have violated water pollution rules or laws, under IC 13-18-10.

As of Spring 1999, there were 532 permitted livestock operations in the seven counties of the watershed. The following chart shows the permitted farms by county:

Smaller livestock operations do not require a permit from IDEM. Therefore, the actual number of livestock operations in the Wildcat Creek watershed is larger than the number of permitted



operations. Table 2-3 lists the 1997 distribution of livestock throughout the seven counties in the watershed. Hogs and pigs make up the largest number of domestic animals raised in the Wildcat Creek watershed. In fact, Carroll County and Clinton County are the number one and two pork producers in Indiana.

2.3.2 Crop Production

As discussed previously, the soils of the Wildcat Creek watershed are very good for crop production. Table 2-4 lists the 1997 acres of the major crops produced in 1997 throughout the seven counties in the watershed. For 1997, total acres of soybeans in the seven counties edged out total acres of corn for grain as the number one crop produced. Soybeans and corn for grain are clearly the primary crops produced in the watershed on basis of total acres.

TABLE 2-3

LIVESTOCK IN THE WILDCAT CREEK WATERSHED

1997 Livestock Inventory*								
Hogs and pigs		Cattle and calves		Sheep and lamb		Horse and pony		
County	Number	State Rank**	Number	State Rank**	Number	State Rank**	Number	State Rank**
Carroll	255,176	1	6,084	65	751	31	218	75
Clinton	181,579	2	2,484	86	860	24	--	--
Grant	27,858	45	4,728	70	390	53	--	--
Howard	73,259	17	5,000	67	--	--	294	65
Madison	26,111	48	6,485	60	785	28	594	25
Tippecanoe	90,874	15	7,761	53	1,941	2	--	--
Tipton	56,821	25	2,004	88	445	50	200	78

* USDA 1997

** State Rank is out of a total of 92 counties in Indiana

TABLE 2-4

CROPS PRODUCED IN THE WILDCAT CREEK WATERSHED

County	1997 Crop Area*							
	Corn for grain		Soybeans for beans		Wheat		Hay crops	
	Acres	State Rank**	Acres	State Rank**	Acres	State Rank**	Acres	State Rank**
Carroll	103,130	11	73,613	27	4,185	50	2,787	82
Clinton	108,819	7	102,392	6	4,732	40	1,849	87
Grant	71,940	29	91,265	12	4,218	48	3,459	73
Howard	64,341	44	64,600	36	2,835	70	3,061	80
Madison	95,169	15	97,000	9	5,232	34	3,884	66
Tippecanoe	104,188	10	95,325	11	6,350	26	5,516	49
Tipton	70,977	31	70,257	31	3,246	65	1,029	92

* USDA 1997

** State Rank is out of a total of 92 counties in Indiana

2.4 Areas of Special Concern

There are three Superfund (CERCLA) sites located in the Wildcat Creek watershed: CHDD Incorporated, Continental Steel Corporation, and Midwest Plating Corporation. All three of these Superfund sites are located in Kokomo, Indiana. The most significant site in terms of impact to Wildcat Creek is Continental Steel Corporation. The Continental Steel Corporation site released PCBs to Wildcat Creek, which has led to contaminated sediments in Wildcat Creek and Kokomo Creek near the site. In addition, this PCB contamination has contributed to the fish consumption advisories for Wildcat Creek and Kokomo Creek. The IDEM is currently working through remediation plans for the Continental Steel Corporation site and it appears that remediation will include dredging impacted areas of Wildcat Creek and Kokomo Creek. A fact sheet discussing this site and proposed plans is in Appendix A.

2.5 Significant Natural Areas in the Wildcat Watershed

In June 1979, the Indiana Department of Natural Resources (IDNR) evaluated Wildcat Creek for inclusion in the Indiana Natural, Scenic, and Recreational Stream System. IDNR found that the North Fork, from S.R. 29 in Carroll County to Peter's Mill Bridge in Tippecanoe County, and the South Fork, from S.R. 38 in Tippecanoe County to its confluence with the North Fork, qualified for the Indiana Natural, Scenic, and Recreational Stream System under a designation of "Scenic." This designation means the portions of Wildcat Creek, named above, are protected from detrimental impact from publicly funded or regulated projects such as dams, dredging operations, and public utility developments. This designation also places responsibility on IDNR for monitoring fill and construction in the floodway (1945 Indiana Flood Control Act IC 13-2-22) in terms of the impact on the fish, wildlife, and botanical resources of the creek and its banks. This designation does not affect private development above the 100-year floodplain and does not prevent clear-cutting of vegetation (IDNR 1980).

A product of this 1979 IDNR evaluation was the document titled "A Plan for Preservation and Management of Wildcat Creek," published in January of 1980. This Plan documents the evaluation and designation process and provides recommendations for preserving and managing the Scenic portions of Wildcat Creek. A recommendation of this designation was the formation of the Wildcat Creek Advisory Group.

In 1993, the Indiana Natural Resources Commission (NRC) adopted its "Outstanding Rivers List for Indiana." This listing is referenced in the standards for utility line crossings within floodways, formerly governed by IC 14-28-2 and now controlled by 310 IAC 6-1-16 through 310 IAC 6-1-18. Except where incorporated into a statute or rule, the listing is intended to provide guidance rather than to have regulatory application (NRC 1997). To help identify the rivers and streams which have particular environmental or aesthetic interest, a special listing has been prepared by IDNR's Division of Outdoor Recreation. The listing is a corrected and condensed version of a listing compiled by American Rivers and dated October 1990. The NRC has adopted the listing as an official recognition of the resource values of these waters. A river included in the listing qualifies under one or more of 22 categories. Table 2-5 presents the rivers in the Wildcat Creek watershed that are on the list and their significance.

TABLE 2-5
WATERS OF THE WILDCAT CREEK WATERSHED ON THE
OUTSTANDING RIVERS LIST FOR INDIANA*

River Segment	County	Significance
<u>Kilmore Creek</u> : US 421 to confluence with South Fork Wildcat Creek	Clinton	Rivers identified as having outstanding ecological, recreational, or scenic importance.
<u>Wildcat Creek</u> : SR 29 to confluence with Wabash River	Carroll, Tippecanoe	State designated Scenic Rivers. Identified as having statewide or greater significance. State designated canoe route. State designated "Outstanding Resource Water."
<u>Middle Fork Wildcat Creek</u> : SR 26 to confluence with South Fork Wildcat Creek	Clinton, Tippecanoe	Rivers identified as having outstanding ecological, recreational, or scenic importance.
<u>South Fork Wildcat Creek</u> : US 421 to confluence with North Fork Wildcat Creek	Clinton, Tippecanoe	State designated Scenic Rivers. Identified as having statewide or greater significance. State designated canoe route. State designated "Outstanding Resource Water."

*NRC 1997

2.6 Surface Water Use Designations and Classifications

The following uses are designated by the Indiana Water Pollution Control Board (327 IAC 2-1-3):

- Surface waters of the state are designated for full-body contact recreation during the recreational season (April through October).
- All waters, except limited use waters, will be capable of supporting a well-balanced, warm water aquatic community.
- All waters which are used for public or industrial water supply must meet the standards for those uses at the point where water is withdrawn.
- All waters which are used for agricultural purposes must, as a minimum, meet the minimum surface water quality standards.
- All waters in which naturally poor physical characteristics (including lack of sufficient flow), naturally poor or reversible man-induced conditions, which came into existence prior to January 1, 1983, and having been established by use attainability analysis, public comment period, and hearing may qualify to be classified for limited use and must be evaluated for restoration and upgrading at each triennial review of this rule.
- All waters which provide unusual aquatic habitat, which are an integral feature of an area of exceptional natural beauty or character, or which support unique assemblages of aquatic organisms may be classified for exceptional use.

All waters of the state, at all times and at all places, including the mixing zone, shall meet the minimum conditions of being free from substances, materials, floating debris, oil, or scum attributable to municipal, industrial, agricultural, and other land use practices, or other discharges:

- that will settle to form putrescent or otherwise objectionable deposits;
- that are in amounts sufficient to be unsightly or deleterious;
- that produce color, visible oil sheen, odor, or other conditions in such degree as to create a nuisance;
- which are in amounts sufficient to be acutely toxic to, or to otherwise severely injure or kill aquatic life, other animals, plants, or humans.
- which are in concentrations or combinations that will cause or contribute to the growth of aquatic plants or algae to such degree as to create a nuisance, be unsightly, or otherwise impair designated uses.

2.6.1 Surface Water Classifications in the Wildcat Watershed

The statewide classifications discussed in Section 2.6 apply to all three forks of Wildcat Creek, with the following exceptions. The North Fork Wildcat Creek in Carroll and Tippecanoe Counties (river mile 43.11 to river mile 11.5) and the South Fork Wildcat Creek in Tippecanoe County (river mile 10.21 to river mile 0.00) are also designated to be an outstanding state resource and shall be maintained in their present high quality without degradation. In contrast, the Silverthorn Branch of Wildcat Creek in Clinton County is designated as a limited use water from the Rossville Sewage Treatment Plant to its confluence with the Middle Fork Wildcat Creek.

2.7 US Geological Survey Water Use Information for the Wildcat Watershed

The U.S. Geological Survey's (USGS) National Water-Use Information Program is responsible for compiling and disseminating the nation's water-use data. The USGS works in cooperation with local, State, and Federal environmental agencies to collect water-use information at a site-specific level. USGS also compiles the data from hundreds of thousands of these sites to produce water-use information aggregated up to the county, state, and national levels. Every five years, data at the state and hydrologic region level are compiled into a national water-use data system. Table 2-6 shows the USGS Water-Use information for the Wildcat Creek Watershed for 1990 and 1995.

TABLE 2-6
1990 AND 1995 WATER-USE INFORMATION FOR THE WILDCAT CREEK
WATERSHED*
(HUC 5120107)

Population and Water Use totals	1990	1995
Total population in the watershed (thousands)	114.01	134.02
Public Water Supply	1990	1995
Population served by public groundwater supply (thousands)	44.35	59.33
Population served by surface water supply (thousands)	34.64	33.43
Total population served by public water supply (thousands)	78.99	92.73
Total groundwater withdrawals (mgd)	13.79	17.69
Total surface water withdrawals (mgd)	11.53	14.94
Total water withdrawals (mgd)	25.32	32.63
Total per capita withdrawal (gal/day)	199.9	191.25
Population self-supplied with water (thousands)	35.02	41.26
Commercial Water Use	1990	1995
Groundwater withdrawal for commercial use (mgd)	0.18	0.39
Surface water withdrawal for commercial use (mgd)	0.1	0.13
Deliveries from public water supplies for commercial use (mgd)	2.07	2.65
Total commercial water use (mgd)	2.35	3.17
Industrial Water Use	1990	1995
Groundwater withdrawal for industrial use (mgd)	2.77	2.96
Surface water withdrawals for industrial use (mgd)	2.26	0
Deliveries from public water suppliers for industrial use (mgd)	4.51	6.07
Total industrial water use (mgd)	9.54	9.03
Agricultural Water Use	1990	1995
Groundwater withdrawals for livestock use (mgd)	1.33	1.35
Surface water withdrawals for livestock use (mgd)	0.23	0.21
Total livestock water use (mgd)	1.56	1.56
Groundwater withdrawals for irrigation (mgd)	0	0.02
Surface water withdrawals for irrigation (mgd)	0	0
Total irrigation water use (mgd)	0	0

Notes:

mgd million gallon per day

gal/day gallon per day

*

The water-use information presented in this table was compiled from information provided in the U.S. Geological Survey's National Water-Use Information Program data system for 1990 and 1995. The National Water-Use Information Program is responsible for compiling and disseminating the nation's water-use data. The U.S. Geological Survey works in cooperation with local, State, and Federal environmental agencies to collect water-use information at a site-specific level. Every five years, the U.S. Geological Survey compiles data at the state and hydrologic region level into a national water-use data system and are published in a national circular.

3 Causes and Sources of Water Pollution

A number of substances including nutrients, bacteria, oxygen-demanding wastes, metals, and toxic substances, cause water pollution. Sources of these pollution-causing substances are divided into two broad categories: point sources and nonpoint sources. Point sources are typically piped discharges from wastewater treatment plants, large urban and industrial stormwater systems, and other facilities. Nonpoint sources can include atmospheric deposition, groundwater inputs, and runoff from urban areas, agricultural lands and others. Chapter 3 includes the following:

- Section 3.1 Causes of Pollution
- Section 3.2 Point Sources of Pollution
- Section 3.3 Nonpoint Sources of Pollution

3.1 Causes of Pollution

"Causes of pollution" refer to the substances which enter surface waters from point and nonpoint sources and result in water quality degradation and impairment. Major causes of water quality impairment include biochemical oxygen demand (BOD), nutrients, toxicants (such as heavy metals, polychlorinated biphenyls [PCBs], chlorine, pH and ammonia) and E. coli bacteria. Table 3-1 provides a general overview of causes of impairment and the activities that may lead to their introduction into surface waters. Each of these causes is discussed in the following sections.

TABLE 3-1
CAUSES OF WATER POLLUTION AND CONTRIBUTING ACTIVITIES

Cause	Activity associated with cause
Nutrients	Fertilizer on agricultural crops and residential/ commercial lawns, animal wastes, leaky sewers and septic tanks, direct septic discharge, atmospheric deposition, wastewater treatment plants
Toxic Chemicals	Pesticide applications, disinfectants, automobile fluids, accidental spills, illegal dumping, urban stormwater runoff, direct septic discharge, industrial effluent
Oxygen-Consuming Substances	Wastewater effluent, leaking sewers and septic tanks, direct septic discharge, animal waste
E. coli	Failing septic systems, direct septic discharge, animal waste (including runoff from livestock operations and impacts from wildlife), improperly disinfected wastewater treatment plant effluent

3.1.1 *E. coli* Bacteria

E. coli bacteria are associated with the intestinal tract of warm-blooded animals. They are widely used as an indicator of the potential presence of waterborne disease-causing (pathogenic) bacteria, protozoa, and viruses because they are easier and less costly to detect than the actual pathogenic organisms. The presence of waterborne disease-causing organisms can lead to outbreaks of such diseases as typhoid fever, dysentery, cholera, and cryptosporidiosis. The detection and identification of specific bacteria, viruses, and protozoa, (such as *Giardia*, *Cryptosporidium*, and *Shigella*) require special sampling protocols and very sophisticated laboratory techniques which are not commonly available.

E. coli water quality standards have been established in order to ensure safe use of waters for water supplies and recreation. 327 IAC 2-1-6 Section 6(d) states that *E. coli* bacteria, using membrane filter count (MF), shall not exceed 125 per 100 milliliters as a geometric mean based on not less than five samples equally spaced over a 30 day period nor exceed 235 per 100 milliliters in any one sample in a 30 day period.

E. coli bacteria may enter surface waters from nonpoint source runoff, but they also come from improperly treated discharges of domestic wastewater. Common potential sources of *E. coli* bacteria include leaking or failing septic systems, direct septic discharge, leaking sewer lines or pump station overflows, runoff from livestock operations, urban stormwater and wildlife. *E. coli* bacteria in treatment plant effluent are controlled through disinfection methods including chlorination (often followed by dechlorination), ozonation or ultraviolet light radiation.

3.1.2 *Toxic Substances*

327 IAC 2-1-9(45) defines toxic substances as substances which are or may become harmful to plant or animal life, or to food chains when present in sufficient concentrations or combinations.

Toxic substances include, but are not limited to, those pollutants identified as toxic under Section 307 (a)(1) of the Clean Water Act. Standards for individual toxic substances are listed 327 IAC 2-1-6. Toxic substances frequently encountered include chlorine, ammonia, organics (hydrocarbons and pesticides) heavy metals and pH. These materials are toxic to different organisms in varying amounts, and the effects may be evident immediately or may only be manifested after long-term exposure or accumulation in living tissue.

Whole effluent toxicity testing is required for major NPDES dischargers (discharge over 1 million gallons per day or population greater than 10,000). This test shows whether the effluent from a treatment plant is toxic, but it does not identify the specific cause of toxicity. If the effluent is found to be toxic, further testing is done to determine the specific cause. This follow-up testing is called a toxicity reduction evaluation. Other testing, or monitoring, done to detect aquatic toxicity problems include fish tissue analyses, chemical water quality sampling and assessment of fish community and bottom-dwelling organisms such as aquatic insect larvae. These monitoring programs are discussed in Chapter 4.

Each of the substances below can be toxic in sufficient quantity or concentration.

Metals

Municipal and industrial dischargers and urban runoff are the main sources of metal contamination in surface water. Indiana has stream standards for many heavy metals, but the most common ones in municipal permits are cadmium, chromium, copper, nickel, lead, mercury, and zinc. Standards are listed in 327 IAC 2-1-6. Point source discharges of metals are controlled through the National Pollution Discharge Elimination System (NPDES) permit process. Mass balance models are employed to determine allowable concentrations for a permit limit. Municipalities with significant industrial users discharging wastes to their treatment facilities limit the heavy metals from these industries through a pretreatment program. Source reduction and wastewater recycling at waste water treatment plants (WWTP) also reduces the amount of metals being discharged to a stream. Nonpoint sources of pollution are controlled through best management practices.

In Indiana, as well as many other areas of the country, mercury contamination in fish has caused the need to post widespread fish consumption advisories. The source of the mercury is unclear; however, atmospheric sources are suspected and are currently being studied.

Polychlorinated biphenyls (PCBs)

Polychlorinated biphenyls (PCBs) were first created in 1881 and subsequently began to be commercially manufactured around 1929 (Bunce 1994). Because of their fire-resistant and insulating properties, PCBs were widely used in transformers, capacitors, and in hydraulic and heat transfer systems. In addition, PCBs were used in products such as plasticizers, rubber, ink, and wax. In 1966, PCBs were first detected in wildlife, and were soon found to be ubiquitous in the environment (Bunce 1994). PCBs entered the environment through unregulated disposal of products such as waste oils, transformers, capacitors, sealants, paints, and carbonless copy paper. In 1977, production of PCBs in North America was halted. Subsequently, the PCB contamination present in our surface waters and environment today is the result of historical waste disposal practices. In the Wildcat Creek watershed, the most significant source of PCB contamination is the Continental Steel Corporation Superfund site (Appendix A).

Ammonia (NH₃)

Point source dischargers are one of the major sources of ammonia. In addition, discharge of untreated septic effluent, decaying organisms which may come from nonpoint source runoff and bacterial decomposition of animal waste also contribute to the level of ammonia in a waterbody. Standards for ammonia are listed in 327 IAC 2-1-6.

3.1.3 Oxygen-Consuming Wastes

Oxygen-consuming wastes include decomposing organic matter or chemicals which reduce dissolved oxygen in water through chemical reactions. Raw domestic wastewater contains high

concentrations of oxygen-consuming wastes that need to be removed from the wastewater before it can be discharged into a waterway. Maintaining a sufficient level of dissolved oxygen in the water is critical to most forms of aquatic life.

The concentration of dissolved oxygen in a water body is one indicator of the general health of an aquatic ecosystem. 327 IAC Section 6 (b)(3) states that concentrations of dissolved oxygen shall average at least five milligrams per liter per calendar day and shall not be less than four milligrams per liter at any time. Dissolved oxygen concentrations are affected by a number of factors. Higher dissolved oxygen is produced by turbulent actions, such as waves, which mix air and water. Lower water temperatures also generally allows for retention of higher dissolved oxygen concentrations. Low dissolved oxygen levels tend to occur more often in warmer, slow-moving waters. In general, the lowest dissolved oxygen concentrations occur during the warmest summer months and particularly during low flow periods.

Sources of dissolved oxygen depletion include wastewater treatment plant effluent, the decomposition of organic matter (such as leaves, dead plants and animals) and organic waste matter that is washed or discharged into the water. Sewage from human and household wastes is high in organic waste matter. Bacterial decomposition can rapidly deplete dissolved oxygen levels unless these wastes are adequately treated at a wastewater treatment plant. In addition, excess nutrients in a water body may lead to an over-abundance of algae and reduce dissolved oxygen in the water through algal respiration and decomposition of dead algae. Also, some chemicals may react with and bind up dissolved oxygen. Industrial discharges with oxygen consuming wasteflow may be resilient instream and continue to use oxygen for a long distance downstream.

3.1.4 Nutrients

The term nutrients in this Strategy refers to two major plant nutrients, phosphorus and nitrogen. These are common components of fertilizers, animal and human wastes, vegetation, and some industrial processes. Nutrients in surface waters come from both point and nonpoint sources. Nutrients are beneficial to aquatic life in small amounts. However, in over-abundance and under favorable conditions, they can stimulate the occurrence of algal blooms and excessive plant growth in quiet waters or low flow conditions. The algal blooms and excessive plant growth often reduce the dissolved oxygen content of surface waters through plant respiration and decomposition of dead algae and other plants. This is accentuated in hot weather and low flow conditions because of the reduced capacity of the water to retain dissolved oxygen.

3.2 Point Sources of Pollution

As discussed previously, sources of these pollution-causing substances are divided into two broad categories: point sources and nonpoint sources. This section focuses on point sources. Section 3.2.1 defines point sources and Section 3.2.2 discusses point sources in the Wildcat Creek watershed.

3.2.1 Defining Point Sources

Point sources refer to discharges that enter surface waters through a pipe, ditch or other well-defined point of discharge. The term applies to wastewater and stormwater discharges from a variety of sources. Wastewater point source discharges include municipal (city and county) and industrial wastewater treatment plants and small domestic wastewater treatment systems that may serve schools, commercial offices, residential subdivisions and individual homes. Stormwater point source discharges include stormwater collection systems for medium and large municipalities which serve populations greater than 100,000 and stormwater discharges associated with industrial activity as defined in the Code of Federal Regulations [40 CFR 122.26(a)(14)]. The primary pollutants associated with point source discharges are oxygen-demanding wastes, nutrients, sediment, color and toxic substances including chlorine, ammonia and metals.

Point source dischargers in Indiana must apply for and obtain a National Pollutant Discharge Elimination System (NPDES) permit from the state. Discharge permits are issued under the NPDES program which is delegated to Indiana by the US Environmental Protection Agency (EPA). See Chapter 5 for a description of the NPDES program and permitting strategies.

3.2.2 Point Source Discharges in the Wildcat Watershed

As of June 1999, there were 41 NPDES permits within the Wildcat Creek watershed (Table 3-2, Figure 3-1). Of the 41 NPDES permits, two (2) were considered major discharges (discharge over 1 million gallons per day or population greater than 10,000), while the remaining 39 were considered minor dischargers.

Another point source covered by NPDES permits are combined sewer overflows (CSO). A combined sewer system is a wastewater collection system that conveys sanitary wastewater (domestic, commercial and industrial wastewaters) and storm water through a single-pipe system to a Publicly Owned Treatment Works. A CSO is the discharge from a combined sewer system at a point prior to the Publicly Owned Treatment Works. CSOs are point sources subject to NPDES permit requirements including both technology-based and water quality-based requirements of the Clean Water Act. There are numerous CSOs that discharge into the watershed:

- Frankfort 2
- Kokomo 30
- Rossville 5

In addition to the NPDES permitted dischargers in the watershed, there are many unpermitted, illegal discharges to the Wildcat Creek system. Illegal discharge of residential wastewater (septic tank effluent) to streams and ditches in the watershed is a problem throughout the watershed. Figure 3-2 shows the confirmed septic effluent discharge locations for several residential areas in Howard County.

TABLE 3-2
NPDES PERMITTED FACILITIES - WILDCAT CREEK WATERSHED

NPDES ID	Facility Name	Major or		County	Status
		Minor	City		
IN0047538	A. E. Staley Manufacturing Co.	Minor	Lafayette	Tippecanoe	Active
INU000309	ADM Trucking/Frito Lay Plant	Minor	Frankfort	Clinton	Active
INP000151	All American Awards	Minor	Mulberry	Clinton	Active
IN0056138	Amoco Oil Company, St. #20152	Minor	Kokomo	Howard	Inactive
ING080075	Amoco Station #20152	Minor	Kokomo	Howard	Active
INU000205	B & R Oil Co Sharpsville Store	Minor	Sharpsville	Tipton	Active
IN0032786	Bausback Corporation	Minor	Frankfort	Clinton	Inactive
IN0045128	Beard Industries	Minor	Frankfort	Clinton	Inactive
IN0055921	Billy Bob Mobile Home Park	Minor	Kokomo	Howard	Active
IN0039799	Burlington Municipal STP	Minor	Burlington	Carroll	Active
IN0044245	C.F. Industries, Inc.	Minor	Frankfort	Clinton	Active
IN0053287	Center Meadows Apartments	Minor	Kokomo	Howard	Inactive
IN0001422	Chrysler Transmission Plant	Minor	Kokomo	Howard	Inactive
IN0039853	Clark's Hill Municipal STP	Minor	Clarks Hill	Tippecanoe	Active
IN0031780	Clinton Central School Corp.	Minor	Michigantown	Clinton	Inactive
IN0030970	Congleton And Congleton	Minor	Frankfort	Clinton	Inactive
IN0002909	Continental Steel Corporation	Minor	Kokomo	Howard	Active
IN0039489	Country Estates M.H.P.	Minor	Frankfort	Clinton	Inactive
IN0039918	Dayton Municipal STP	Minor	Dayton	Tippecanoe	Inactive
IN0032379	Delmonte Corporation	Minor	Frankfort	Clinton	Inactive
IN0001830	Delphi Delco Electronics Sys.	Minor	Kokomo	Howard	Active
IN0044652	Devon Woods Subdivision	Minor	Kokomo	Howard	Active
IN0029912	Diversified Equity Corp-Seldom	Minor	Kokomo	Howard	Inactive
IN0043648	Fettig Canning Corp	Minor	Point Isabel	Grant	Inactive
IN0036935	Forest Lodge Mobile Home Park	Minor	Kokomo	Howard	Active
IN0023353	Four Mile Hill STP	Minor	Kokomo	Howard	Active
IN0053040	Frankfort City Of-west	Minor	Frankfort	Clinton	Inactive
IN0022934	Frankfort Municipal STP	Major	Frankfort	Clinton	Active
ING250034	Frankfort Old Stoney Building	Minor	Frankfort	Clinton	Active
IN0029611	Frankfort Pwr & Light	Minor	Frankfort	Clinton	Inactive
IN0036676	Frankfort Wtr Trmt Plt West	Minor	Frankfort	Clinton	Inactive
IN0051624	Frito-lay, Inc.	Minor	Frankfort	Clinton	Active
IN0038768	Green Acres Golf Course & Subd	Minor	Kokomo	Howard	Active

TABLE 3-2 (Continued)
NPDES PERMITTED FACILITIES - WILDCAT CREEK WATERSHED

NPDES ID	Facility Name	Major or		County	Status
		Minor	City		
IN0021091	Greentown Municipal STP	Minor	Greentown	Howard	Active
IN0002607	Haynes International, Inc.	Minor	Kokomo	Howard	Inactive
IN0037214	Hershey Elementary School	Minor	Lafayette	Tippecanoe	Active
IN0001597	Ingram Richardson Inc	Minor	Frankfort	Clinton	Inactive
IN0032875	Kokomo Municipal STP	Major	Kokomo	Howard	Active
IN0031844	Kokomo Regency M.H.P.	Minor	Kokomo	Howard	Active
IN0001538	Kokomo Water Works Co	Minor	Kokomo	Howard	Inactive
IN0058793	Mallory Controls	Minor	Frankfort	Clinton	Active
IN0002275	Mallory Controls, Emerson Elec	Minor	Frankfort	Clinton	Inactive
IN0048381	Martin Marietta Agg, Alto Sand	Minor	Kokomo	Howard	Inactive
IN0044679	Martin Marietta Agg, Kokomo Qu	Minor	Kokomo	Howard	Inactive
IN0002917	Martin Marietta Agg, Winfall Q	Minor	Windfall City	Tipton	Inactive
ING490027	Martin Marietta, Kokomo Sand	Minor	Kokomo	Howard	Active
ING490022	Martin Marietta, Kokomo Stone	Minor	Kokomo	Howard	Active
IN0040355	Michigantown Municipal STP	Minor	Michigantown	Clinton	Active
IN0031976	Mulberry Municipal STP	Minor	Mulberry	Clinton	Active
IN0058173	New London C.d.	Minor		Howard	Active
IN0002003	Norfolk & Western Rr, Frankfor	Minor	Frankfort	Clinton	Inactive
IN0109550	Peter Paul Inc	Minor	Frankfort	Clinton	Inactive
IN0041866	Prairie Utilities	Minor	Sharpsville	Tipton	Active
IN0020907	Rossville Municipal STP	Minor	Rossville	Clinton	Active
IN0020532	Russiaville Municipal STP	Minor	Russiaville	Howard	Active
IN0040614	Sharpsville Municipal STP	Minor	Sharpsville	Tipton	Inactive
IN0036307	Sharpsville-Prairie Elem & Mid	Minor	Sharpsville	Tipton	Inactive
ING080011	Speedway Station #7675	Minor	Lafayette	Tippecanoe	Active
ING080061	Speedway Store #5162	Minor	Kokomo	Howard	Active
IN0053996	Subaru-Isuzu Automotive, Inc.	Minor	Lafayette	Tippecanoe	Inactive
IN0003689	Swift & Co-Swift Edible Oil	Minor	Frankfort	Clinton	Inactive
IN0051021	Syndicate Sales, Inc.	Minor	Kokomo	Howard	Inactive
IN0041131	Taylor Elem. And High School	Minor	Kokomo	Howard	Active
IN0041912	Timbernest Apts	Minor	Kokomo	Howard	Active
IN0041149	Tri Central Elem & High School	Minor	Sharpsville	Tipton	Inactive
IN0036315	Tri-central High School	Minor	Sharpsville	Tipton	Inactive

TABLE 3-2 (Continued)
NPDES PERMITTED FACILITIES - WILDCAT CREEK WATERSHED

NPDES ID	Facility Name	Major or	City	County	Status
		Minor			
IN0037231	Unr-rohn, Inc.	Minor	Frankfort	Clinton	Inactive
IN0039497	Village Green Mobile Home Park	Minor	Kokomo	Howard	Active
INu000170	Voris Seeds, Inc.	Minor	Windfall City	Tipton	Active
IN0055697	Wainwright Middle School	Minor	Lafayette	Tippecanoe	Active
IN0031801	Western Elem. & High School	Minor	Russiaville	Howard	Active
IN0040762	Windfall City Municipal STP	Minor	Windfall City	Tipton	Active
IN0036293	Windfall Elem & Middle School	Minor	Windfall City	Tipton	Inactive
IN0038784	Woodland Estates Mobile Home P	Minor	Kokomo	Howard	Active
IN0037974	Yeoman Stone & Sand Company	Minor	Kokomo	Howard	Inactive

3.3 Nonpoint Sources of Pollution

Nonpoint source pollution refers to runoff that enters surface waters through stormwater runoff, contaminated ground water, snowmelt or atmospheric deposition. There are many types of land use activities that can serve as sources of nonpoint source pollution including land development, construction, mining operations, crop production, animal feeding lots, timber harvesting, failing septic systems, landfills, roads and paved areas. Stormwater from large urban areas (>100,000 people) and from certain industrial sites is technically considered a point source since NPDES permits are required for piped discharges of stormwater from these areas.

Sediment and nutrients are major pollution-causing substances associated with nonpoint source pollution. Others include *E. coli* bacteria, heavy metals, pesticides, oil and grease, and any other substance that may be washed off the ground or removed from the atmosphere and carried into surface waters. Unlike point source pollution, nonpoint pollution sources are diffuse in nature and occur at random time intervals depending on rainfall events. Below is a brief description of major areas of nonpoint sources of pollution in the Wildcat Creek watershed.

3.3.1 Agriculture

There are a number of activities associated with agriculture that can serve as potential sources of water pollution. Land clearing and plowing make soils susceptible to erosion, which can then cause stream sedimentation. Pesticides and fertilizers (including chemical fertilizers and animal wastes) can be washed from fields, or improperly designed storage or disposal sites. Construction of drainage ditches on poorly drained soils enhances the movement of oxygen-consuming wastes, sediment and soluble nutrients into groundwaters and surface waters.

Concentrated animal operations can be a significant source of nutrients, biochemical oxygen demand and *E. coli* bacteria if wastes are not properly managed. Impacts can result from over-application of wastes to fields, from leaking lagoons and from flows of lagoon liquids to surface waters due to improper waste lagoon management. Also there are potential concerns associated with nitrate-nitrogen movement through the soil from poorly constructed lagoons and from wastes applied to the soil surface.

Grassed waterways, conservation tillage, and no-till practices are several common practices used by many farmers to minimize soil loss. Maintaining a vegetated buffer between fields and streams is another excellent way to minimize soil loss to streams.

3.3.2 Urban/Residential

Runoff from urbanized areas, as a rule, is more localized and can often be more severe in magnitude than agricultural runoff. Any type of land-disturbing activity such as land clearing or excavation can result in soil loss and sedimentation. The rate and volume of runoff in urban areas is much greater due both to the high concentration of impervious surface areas and to

storm drainage systems that rapidly transport stormwater to nearby surface waters. This increase in volume and rate of runoff can result in streambank erosion and sedimentation in surface waters.

Urban drainage systems, including curb and guttered roadways, also allow urban pollutants to reach surface waters quickly and with little or no filtering. Pollutants include lawn care pesticides and fertilizers; automobile-related pollutants; lawn and household wastes; road salts, and E. coli bacteria (from animals and failing septic systems). The diversity of these pollutants makes it very challenging to attribute water quality degradation to any one pollutant.

Replacement of natural vegetation with pavement and removal of buffers reduces the ability of the watershed to filter pollutants before they enter surface waters. The chronic introduction of these pollutants and increased flow and velocity into a stream results in degraded waters. Many waters adjacent to urban areas are rated as biologically poor.

The population figures discussed in Section 2.3.2 are good indicators of where urban development and potential urban water quality impacts are likely to occur. Concentrated areas where urban development is thought to be impairing water quality include Kokomo, Lafayette, and Frankfort. The high growth of these areas may lead to further water quality problems associated with the addition of impervious surfaces next to surface waters.

3.3.3 Onsite Wastewater Disposal

Septic systems contain all of the wastewater from a household or business. A complete septic system consists of a septic tank and an absorption field to receive effluent from the septic tank. The septic tank removes some wastes, but the soil absorption field provides further absorption and treatment. Septic systems can be a safe and effective method for treating wastewater if they are sized, sited, and maintained properly. However, if the tank or absorption field malfunction or are improperly placed, constructed or maintained, nearby wells and surface waters may become contaminated.

Some of the potential problems from malfunctioning septic systems include:

Polluted groundwater: Pollutants in septic effluent include bacteria, nutrients, toxic substances, and oxygen-consuming wastes. Nearby wells can become contaminated by failing septic systems.

Polluted surface water: Groundwater often carries the pollutants mentioned above into surface waters, where they can cause serious harm to aquatic ecosystems. Leaking septic tanks can also leak into surface waters both through or over the soil. In addition, some septic tanks may directly discharge to surface waters.

Risks to human health: Septic system malfunctions can endanger human health when they contaminate nearby wells, drinking water supplies, and fishing and swimming areas.

Pollutants associated with onsite wastewater disposal may also be discharged directly to surface waters through direct pipe connections between the septic system and surface waters (straight pipe discharge). However, 327 IAC 5-1-1.5 specifically states that "point source discharge of sewage treated or untreated, from a dwelling or its associated residential sewage disposal system, to the waters of the state is prohibited." For a historical perspective of the rules governing on-site sewage disposal please see Attachment 4.

3.3.4 Construction

Construction activities that involve excavation, grading or filling can produce significant sedimentation if not properly controlled. Sedimentation from developing urban areas can be a major source of pollution due to the cumulative number of acres disturbed in a watershed. Construction of single family homes in rural areas can also be a source of sedimentation when homes are placed in or near stream corridors.

As a pollution source, construction activities are typically temporary, but the impacts on water quality can be severe and long lasting. Construction activities tend to be concentrated in the more rapidly developing areas of the watershed. However, road construction is widespread and often involves stream crossings in remote or undeveloped areas of the basin.

4.0 Water Quality and Use Support Ratings in the Wildcat Watershed

This section provides a detailed overview of water quality monitoring, water quality, and use support ratings in the Wildcat Creek watershed and includes the following:

- Section 4.1 Water Quality Monitoring Programs
- Section 4.2 Summary of Ambient Monitoring Data for the Wildcat Watershed
- Section 4.3 Fish Consumption Advisories
- Section 4.4 Clean Water Act Section 305(b) Report
- Section 4.5 Clean Water Act Section 305(b) Assessment and Use-Support: Methodology
- Section 4.6 1998 Intensive Water Quality Monitoring of Wildcat Creek

4.1 Water Quality Monitoring Programs

This section discusses water quality monitoring programs. Specifically, Section 4.1.1 describes Office of Water Management monitoring programs and Section 4.1.2 discusses local monitoring programs, including volunteer monitoring.

4.1.1 Office of Water Management Programs

The Water Quality Assessment Branch of the Office of Water Management is responsible for assessing the quality of water in Indiana's lakes, rivers and streams. This assessment is performed by field staff from the Survey Section and the Biological Studies Section. Virtually every element of IDEM's surface water quality management program of IDEM is directly or indirectly related to activities currently carried out by this Branch. The biological and surface water monitoring activities identify stream reaches, watersheds or segments where physical, chemical and/or biological quality has been or would be impaired by either point or nonpoint sources. This information is used to help allocate waste loads equitably among various sources in a way that would ensure that water quality standards are met along stream reaches in each of the nearly 100 stream segments in Indiana.

The purpose of the Surveys Section is to provide the water quality and hydrological data required for the assessment of Indiana's waters by conducting Watershed/Basin Surveys and Stream Reach Surveys. In 1996, the Section began a five year synoptic study (Basin Monitoring Strategy) of the State's ten major watersheds. Information from these studies will be integrated with data from biological and nonpoint source studies as well as the Fixed Station Monitoring Program to make a major assessment of the State's waters. Such surveys determine the extent to which water quality standards are being met and whether the fishable, swimmable and water supply uses are being maintained.

Information derived from this strategy will contribute significantly to improved planning processes throughout the Office of Water Management. This plan should initiate the

development of interrelated action plans which encompass the wide range of responsibilities, such as rule making, permitting, compliance, nonpoint source issues, and wastewater treatment facility oversight.

The Biological Studies Section conducts studies of fish and macroinvertebrate communities as well as stream habitats to establish biological conditions to which other streams may be compared in order to identify impaired streams or watersheds. The Biological Studies Section also conducts fish tissue and sediment sampling to pinpoint sources of toxic and bioconcentrating substances. Fish tissue data serve as the basis for fish consumption advisories which are issued, through the Indiana State Department of Health, to protect the health of Indiana citizens. This Section also participates in the development of site-specific water quality standards.

The Biological Studies Section relies on the Volunteer Water Quality Monitoring Programs to provide additional data on lakes and wetlands that may not be sampling sites in the Monitoring Strategy. Volunteer collected data provides IDEM scientists with an overall view of water quality trends and early warning of problems that may be occurring in a lake or wetland. If volunteers detect that a lake or wetland is severely degraded, professional IDEM scientists will conduct follow up investigation.

4.1.2 Local Volunteer Monitoring Programs

There are numerous local volunteer monitoring programs actively working throughout the Wildcat Creek watershed. Almost all of these volunteer monitoring programs are conducted through schools and county Soil and Water Conservation Districts. The individual volunteer monitoring programs in the watershed receive support and guidance from Indiana WaterWatchers, IDNR's Hoosier Riverwatch, and various other groups. The main focus of the various watershed volunteer monitoring programs is education.

In the past, there has been little coordination between the individual volunteer monitoring programs in the watershed. Hence, a database that would hold the volunteer monitoring data for the Wildcat Creek watershed does not exist. In addition, the data collected by the various volunteer monitoring groups are for educational purposes and may not have a consistent level of quality. Therefore, the data and information collected by the volunteer monitoring groups are not readily accessible or usable by the Office of Water Management. However, IDNR's Hoosier Riverwatch is initiating a new, higher level of volunteer monitoring training. Volunteer monitors receiving Hoosier Riverwatch's Level II training will be certified and be able to collect and produce data at a consistent, higher level of quality. In addition, Hoosier Riverwatch and IDEM's Office of Water Management are working toward creating a volunteer monitoring database that would make volunteer monitoring data readily accessible.

4.2 Summary of Ambient Monitoring Data for the Wildcat Watershed

The fixed station monitoring program managed by IDEM's Office of Water Management has been monitoring surface water chemistry throughout the state since 1957. The data set from

1986 to 1995 was analyzed using the Seasonal Kendall test. This test deduces if a statistical change in the surface water chemistry occurred over a time period. The results of the Seasonal Kendall analysis for stations located in the Wildcat Creek watershed are provided in Table 4-1. The data collected from 1991 to 1997 from this monitoring program was also analyzed to determine benchmark characteristics. The results of the benchmark characteristic analysis for stations located in the Wildcat Creek watershed are provided in Appendix B. For a more in depth discussion of this analysis, please refer to the Indiana Fixed Station Statistical Analysis 1997 (IDEM 32/02/005/1998), published in May 1998 by the Assessment Branch of the Office of Water Management - IDEM.

TABLE 4-1
RESULTS OF SEASONAL KENDALL ANALYSIS FOR STATIONS LOCATED
IN THE WILDCAT CREEK WATERSHED
1986 TO 1995

Parameter	WC3 Main stem of Wildcat Creek at State Road 25	WC60 North fork of Wildcat Creek west of Kokomo at County Road 200 West	WC66 North Fork of Wildcat Creek east of Kokomo at US Highway 31	WCS34 South Fork of Wildcat Creek north of Frankfort at State Road 39
Biological Oxygen Demand))
Chemical Oxygen Demand))
Dissolved Oxygen)))	
E. coli)))
Ammonia)))
Nitrite + Nitrate))))
Total phosphorus)))
Total Residue)			
Total Residue, Filterable	?	?		?
Total Residue, Nonfilterable)))
Copper))	?)
Cyanide (total)))))

Notes

)

No Statistical Change; significance < 80% or reported slope = 0.00000

) Statistically Decreasing; significance >95% with a negative slope

|

Potentially Decreasing; significance >80% with a negative slope

) Potentially Increasing; significance >80% with a positive slope

) Statistically Increasing; significance >95 % with a positive slope

?

Insufficient Data for analysis

4.3 Fish Consumption Advisories

Since 1972, the Indiana Department of Natural Resources, the IDEM, and the Indiana State Department of Health (ISDH) have worked together to create the Indiana Fish Consumption Advisory. Each year members from these three agencies meet to discuss the findings of recent fish monitoring data and to develop the new statewide fish consumption advisory.

The 1998 advisory is based on levels of PCBs and mercury found in fish tissue. Fish are tested regularly only in areas where there is suspected contamination. In each area, samples were taken of bottom-feeding fish, top-feeding fish, and fish feeding in between. Over 1,600 fish tissue samples collected throughout the state were analyzed for PCBs, pesticides, and heavy metals. Of those samples, 99% contained mercury. Criteria for placing fish on the 1996 Indiana Fish Consumption Advisory have changed from using the Food and Drug Administration guidelines to using the Great Lakes Task Force risk-based approach.

The ISDH defines the Advisory Groups as follows:

- Group 1 - Unrestricted consumption
- Group 2 - One meal per week (52 meals per year) for adult males and females. One meal per month for women who are pregnant or breastfeeding, women who plan to have children, and children under the age of 15.
- Group 3 - One meal per month (12 meals per year) for adult males and females. Women who are pregnant or breastfeeding, women who plan to have children, and children under the age of 15 do not eat.
- Group 4 - One meal every 2 months (6 meals per year) for adult males and females. Women who are pregnant or breastfeeding, women who plan to have children, and children under the age of 15 do not eat.
- Group 5 - No consumption (DO NOT EAT)

Carp generally are contaminated with both PCBs and mercury. Except as otherwise noted, carp in all Indiana rivers and streams fall under the following risk groups:

Carp, 15-20 inches - Group 3
Carp, 20-25 inches - Group 4
Carp over 25 inches - Group 5

In the Wildcat Creek watershed, the following waterbodies are under the 1999 fish consumption advisory:

Waterbody/County	Species	Size	Contaminant	Group
Kokomo Creek/Howard	All	All	PCBs	5
Wildcat Creek/Howard	All	All	PCBs	5
Wildcat Creek/Carroll	All	All	PCBs	5
Wildcat Creek/ Tippecanoe	Channel catfish	10-16"	PCBs	3
		>16"	PCBs	4
	Spotted Bass	>8"	PCBs	3
Kokomo Reservoir #2/ Howard	Largemouth Bass	9-15"	Mercury	2
		>17"	Mercury	3

4.4 Clean Water Act Section 305(b) Report

Section 305(b) of the Clean Water Act requires states to prepare and submit to the EPA a water quality assessment report of state water resources. A new surface water monitoring strategy for the Office of Water Management was implemented in 1996 with the goal of monitoring all waters of the state by 2001 and reporting the assessments by 2003. Each year approximately 20 percent of the waterbodies in the state will be assessed and reported the following year. "Indiana 305(b) Report 1994-95" provides the most recent comprehensive report on Indiana water quality and is the baseline report for areas of the state for which water quality assessments have not yet been updated (IDEM 1994-95). The methodology of the Clean Water Act Section 305(b) assessment and use support ratings are discussed in Section 4.5.

Appendix C contains the listing of the Wildcat Creek watershed waterbodies assessed, status of designated use support, probable causes of impairment, and stream miles affected. This assessment was largely based on data collected during the summer of 1994. From examination of Appendix C, it is readily apparent that the majority of water quality impairments are because of E. coli water quality standard violations. However, the Office of Water Management later reviewed the E. coli data and determined that the E.coli samples collected during the summer of 1994 did not meet quality control criteria in terms of sample holding times. Therefore, the Office of Water Management contracted the U.S. Geological Survey to do an E. coli study of the Upper Wabash Basin (including the Wildcat Creek watershed) in order to better characterize the magnitude and extent of E. coli problems in waterbodies. In addition, the Office of Water Management altered their sampling protocols for the summer 1998 intensive sampling of waters in the Wildcat Creek watershed in order to ensure E. coli samples would meet quality control criteria.

4.5 Clean Water Act Section 305(b) Assessment and Use-Support: Methodology

The Office of Water Management determines use support status for each stream and waterbody in accordance with the assessment guidelines provided by EPA (1997). Results from four monitoring programs are integrated to provide an assessment for each stream and waterbody:

- Physical/chemical water column results;
- Benthic aquatic macroinvertebrate community assessments;
- Fish tissue and surficial aquatic sediment contaminant results;
- E. coli monitoring results.

The assessment process was applied to each data sampling program. Then the individual assessments were integrated into an overall assessment for each waterbody by use designation: aquatic life support, fish consumption, recreational use. River miles in a watershed appear as one waterbody while each lake in a watershed is reported as a separate waterbody.

Physical/chemical data for toxicants (total recoverable metals), conventional water chemistry parameters (dissolved oxygen, pH, and temperature), and bacteria (E. coli) were evaluated for exceedance of the Indiana Water Quality Standards (327 IAC 2-1-6). U.S. EPA 305(b) Guidelines were applied to sample results as indicated in Table 4-3 (U.S. EPA 1997b).

TABLE 4-2
CRITERIA FOR USE SUPPORT ASSESSMENT*

Parameter	Fully Supporting	Partially Supporting	Not Supporting
Aquatic Life Use Support			
Toxicants	Metals were evaluated on a site by site basis and judged according to magnitude of exceedance and the number of times exceedances occurred.		
Conventional inorganics	There were very few water quality violations, almost all of which were due to natural conditions.		
Benthic aquatic macroinvertebrate Index of Biotic Integrity (mIBI)	mIBI ≥ 4.	mIBI < 4 and ≥ 2.	mIBI < 2.
Qualitative habitat use evaluation (QHEI)	QHEI ≥ 64.	QHEI < 64 and ≥ 51.	QHEI < 51.
Fish community (fIBI) (Lower White River only)	IBI ≥ 44.	IBI < 44 and ≥ 22	IBI < 22.
Sediment (PAHs = polynuclear aromatic hydrocarbons. AVS/SEM = acid volatile sulfide/ simultaneously extracted metals.)	All PAHs ≤ 75 th percentile. All AVS/SEMs ≤ 75 th percentile. All other parameters ≤ 95 th percentile.	PAHs or AVS/SEMs > 75 th percentile. (Includes Grand Calumet River and Indiana Harbor Canal sediment results, and so is a conservative number.)	Parameters > 95 th percentile as derived from IDEM Sediment Contaminants Database.
Indiana Trophic State Index (lakes only)	Nutrients, dissolved oxygen, turbidity, algal growth, and sometimes pH were evaluated on a lake-by-lake basis. Each parameter judged according to magnitude.		
Fish Consumption			
Fish tissue	No specific Advisory*	Limited Group 2 - 4 Advisory*	Group 5 Advisory*
* Indiana Fish Consumption Advisory, 1997, includes a state wide advisory for carp consumption. This was not included in individual waterbody reports because it obscures the magnitude of impairment caused by other parameters.			
Recreational Use Support (Swimmable)			
Bacteria (cfu = colony forming units.)	No more than one grab sample slightly > 235 cfu/100ml, and geometric mean not exceeded.	No samples in this classification.	One or more grab sample exceeded 235 cfu/100ml, and geometric mean exceeded.

*From Indiana Water Quality Report for 1998

4.6 1998 Intensive Water Quality Monitoring of Wildcat Creek

During the 1998 sampling season, the Assessment Branch of the Office of Water Management intensively sampled Wildcat Creek and its tributaries. The purpose of this effort was to support the TMDL work that will be done on the 303(d) listed waterbodies in the Wildcat Creek watershed. The extensive sampling efforts provided immediate returns in improving water quality. Sampling staff encountered several improperly operating point source dischargers and were able to address the problems on-site. **The draft assessment from the 1998 data has been completed and is included in this Watershed Restoration Action Strategy as Attachment 2.**

5.0 State and Federal Water Programs

This Chapter summarizes the existing point and nonpoint source pollution control programs available for addressing water quality problems in the Wildcat Creek watershed. Chapter 5 includes:

- Section 5.1 Indiana Department of Environmental Management Water Quality Programs
- Section 5.2 Indiana Department of Natural Resources Water Programs
- Section 5.3 USDA/Natural Resources Conservation Service Water Programs

5.1 Indiana Department of Environmental Management Water Quality Programs

This Section describes the water quality programs managed by the Office of Water Management within IDEM and includes:

- Section 5.1.1 State and Federal Legislative Authorities for Indiana's Water Quality Program
- Section 5.1.2 Indiana's Point Source Control Program
- Section 5.1.3 Indiana's Nonpoint Source Control Programs
- Section 5.1.4 Integrating Point and Nonpoint Source Pollution Control Strategies
- Section 5.1.5 Potential Sources of Funding for Water Quality Projects

5.1.1 State and Federal Legislative Authorities for Indiana's Water Quality Program

Authorities for some of the programs and responsibilities carried out by the Office of Water Management are derived from a number of federal and state legislative mandates outlined below. The major federal authorities for the state's water quality program are found in sections of the Clean Water Act. State authorities are from state statutes.

Federal Authorities for Indiana's Water Quality Program

- ◆ The Clean Water Act Section 301 - Prohibits the discharge of pollutants into surface waters unless permitted by EPA.
- ◆ The Clean Water Act Section 303(c) - States are responsible for reviewing, establishing and revising water quality standards for all surface waters.
- ◆ The Clean Water Act Section 303(d) - Each state shall identify waters within its boundaries for which the effluent limits required by 301(b)(1) A and B are not stringent enough to protect any water quality standards applicable to such waters.
- ◆ The Clean Water Act Section 305(b) - Each state is required to submit a biennial report to the EPA describing the status of surface waters in that state.
- ◆ The Clean Water Act Section 319 - Each state is required to develop and implement a nonpoint source pollution management program.

- ◆ The Clean Water Act Section 402 - Establishes the National Pollutant Discharge Elimination System (NPDES) permitting program. Allows for delegation of permitting authority to qualifying states (which Indiana has received).
- ◆ The Clean Water Act Section 404/401 - Section 404 regulates the discharge of dredge and fill materials into navigable waters and adjoining wetlands. Section 401 requires the U.S. Army Corps of Engineers to receive a state Water Quality Certification prior to issuance a 404 permit.

State Authorities for Indiana's Water Quality Program

IC 13-13-5 Designation of Department for Purposes of Federal Law: Designates the Indiana Department of Environmental Management as the water pollution agency for Indiana for all purposes of the Federal Water Pollution Control Act (33 U.S.C. 1251 et seq.) effective January 1, 1988, and the federal Safe Drinking Water Act (42 U.S.C. 300f through 300j) effective January 1, 1988.

5.1.2 Indiana's Point Source Control Program

The State of Indiana's efforts to control the direct discharge of pollutants to waters of the State were inaugurated by the passage of the Stream Pollution Control Law of 1943. The vehicle currently used to control direct discharges to waters of the State is the NPDES (National Pollutant Discharge Elimination System) permit program. This was made possible by the passage of the Federal Water Pollution Control Act Amendments of 1972 (also referred to as the Clean Water Act). These permits place limits on the amount of pollutants that may be discharged to waters of the State by each discharger. These limits are set at levels protective of both the aquatic life in the waters which receive the discharge and human health.

The State of Indiana was granted primacy from U.S. EPA to issue NPDES permits on January 1, 1975 through a Memorandum of Agreement.

U.S. EPA, Region V, has oversight authority for the NPDES permits program. Under terms of the Memorandum of Agreement, Region V has the right to comment on all draft Major discharger permits. In addition to NPDES, the Office of Water Management Permits Section has a pretreatment group which regulates municipalities in their development of municipal pretreatment programs and indirect discharges, or those discharges of process wastewater to municipal sewage treatment plants through Industrial Waste Pretreatment permits and regulation of Stormwater, CSO's, and variance requests through a special projects group currently known as the Urban Wet Weather Group. Land Application of waste treatment plant sludge is no longer a part of the Office of Water Management but is now a part of the Office of Land Quality (formerly, Office of Solid and Hazardous Waste).

The purpose of the NPDES permit is to control the point source discharge of pollutants into the waters of the State such that the quality of the water of the State is maintained in accordance with the standards contained in 327 IAC 2. The NPDES permit requirements must ensure that the minimum amount of control is imposed upon any new or existing point source through the application of technology-based treatment requirement contained in 327 IAC 5-5-2. According to 327 IAC 5-2-2, "Any discharge of pollutants into waters of the State as a point source discharge, except for exclusions made in 327 IAC 5-2-4 is prohibited unless in conformity with a valid

NPDES permit obtained prior to discharge." This is the most basic principal of the NPDES permit program.

The majority of NPDES permits have existed since 1974. This means that most of the permit writing is for permit renewals. Approximately 10 percent of each year's workload is attributed to new permits, modifications and requests for estimated limits. NPDES permits are designed to be re-issued every five years but are administratively extended in full force and effect indefinitely if the permittee applied for a renewal before the current permit expires.

There are several different types of permits that are issued in the NPDES permitting program. Table 5-1 lists and describes the various permits.

TABLE 5-1
TYPES OF PERMITS ISSUED UNDER THE NPDES PROGRAM

Type of Permit	Subtype	Comment
Municipal, Semi-Public or State (sanitary discharger)	Major	A facility owned by a municipality with a design flow Municipal of 1 MGD or greater (Cities, Towns, Regional Sewer Districts)
	Minor	Any municipally owned facility with a design flow of less than 1 MGD (Cities, Towns, Regional Sewer Districts)
	Semipublic	Any facility not municipally, State or Federally owned (i.e.- mobile home parks, schools, restaurants, etc.)
	State Owned	A facility owned or managed by a State agency (State parks, prisons, etc.)
	Federally Owned	A facility owned by a federal agency (military Owned installation, national park, federal penitentiary, etc.)
Industrial (Wastewater generated in the process of producing a product)	Major	Any point source discharger designated annually by agreement between the commissioner and EPA. Classification of discharger as a major involves consideration of factors relating to significance of impact on the environment, such as: Nature and quantity of pollutants discharged; Character and assimilative capacity of receiving waters; Presence of toxic pollutants in discharge; Compliance history of discharger.
	Minor	All dischargers which are not designated as major dischargers.
	General	General permit rule provides streamlined NPDES permitting process for certain categories of industrial point source discharges under requirements of the applicable general permit rule, rather than requirements of an individual permit specific to a single discharge. General permit rules: 327 IAC 15-7 Coal mining, coal processing, and reclamation activities; 327 IAC 15-8 Non-contact cooling water; 327 IAC 15-9 Petroleum product terminals; 327 IAC 15-10 Groundwater petroleum remediation systems; 327 IAC 15-11 Hydrostatic testing of commercial pipelines; 327 IAC 15-12 Sand, gravel, dimension stone or crushed stone operations.
	Cooling Water	Water which is used to remove heat from a product or process; the water may or may not come in contact with the product.
	Public Water Supply	Wastewater generated from the process of removing pollutants from ground or surface water for the purpose of producing drinking water.
Pretreatment Urban Wet Weather Group (Associated with NPDES but do not fall under same rule.)	Stormwater-related	Wastewater resulting from precipitation coming in contact with a substance which is dissolved or suspended in the water.
	Industrial Wastewater Pre-treatment	Processed wastewater generated by Industries that contribute to the overall wastewater received by the wastewater treatment plant.
	Combined Sewer Overflow (CSO)	Wastewater discharged from combined storm and sanitary sewers due to precipitation events. Municipal and Industrial Urban Wet Weather Programs

5.1.3 Nonpoint Source Control Programs

Nonpoint source (NPS) pollution is so named because the pollutants do not originate at single point sources, such as industrial and municipal waste discharge pipes. Instead, NPS pollutants are carried over fields, lawns, and streets by rainwater, wind, or snowmelt. This runoff may carry with it such things as fertilizer, road salt, sediment, motor oil, or pesticides. These pollutants either enter lakes and streams or seep into groundwater. While some NPS pollution is naturally occurring, most of it is a result of human activities.

Reducing NPS pollution requires careful attention to land use management and local geographic and economic conditions. The NPS Program was established to fully integrate methods for coping with the state's varied NPS water pollution problems. While a number of agencies and organizations currently have their own programs for addressing specific NPS issues, overall NPS coordination is being aided through the consolidated NPS Management Plan that was developed in the early stages of the Program's formation. Approximately, over 180 NPS-related projects have been funded and managed by the NPS Program since 1990. The NPS Management Plan was prepared in 1989, partially based on findings from the NPS Assessment Report, which was also completed that year. The NPS Management Plan was updated and received EPA approval in 1999. Some of the objectives of the Management Plan included the education of land users, the reduction and remediation of NPS pollution caused by erosion and sedimentation of forested and agricultural lands, and urban runoff. Other objectives addressed pesticide and fertilizer use, land application of sludge, animal waste practices, past and present mining practices, on-site sewage disposal, and atmospheric deposition.

The state's NPS Program, administered by the IDEM Office of Water Management's Watershed Management Section, focuses on the assessment and prevention of NPS water pollution. The program also provides for the exchange of education and information in order to improve the way land is managed. Through the use of federal funding for the installation of best management practices (BMPs), the NPS Program effectively reaches out to citizens and assists in the development of BMPs to manage land in such a way that less pollution is generated. The NPS program promotes a non-regulatory, voluntary approach to solving water quality problems.

The many nonpoint source projects funded through the Office of Water Management are a combination of local, regional, and statewide efforts sponsored by various public and not-for-profit organizations. The emphasis of these projects has been on the local, voluntary implementation of NPS water pollution controls. Since the inception of the program in the late 1980s, it has utilized over \$12 million of federal funds for the development of over 180 projects.

The federal Clean Water Act contains nonpoint source provisions in several sections of the Act including the Section 319 Nonpoint Source Program, the Section 314 Clean Lakes Program (no longer funded), the Section 104(b)(3) Watershed Management Program, and the Section 205(j) Water Quality Planning Program. The Section 319 program provides for various voluntary projects throughout the state to prevent water pollution and also provides for assessment and management plans related to water bodies in Indiana impacted by NPS pollution. Section 314 has assessment provisions that assist in determining the nonpoint and point source water quality impacts on lakes and provides recommendations for improvements, but no longer receives funding. Section 104(b)(3) provides assistance in the development of watershed management planning efforts and education/information and implementation projects. Section 604(b) provides for planning activities relating to the improvement of water quality from nonpoint and point sources. The Watershed Management Section within the Planning Branch of the Office of

Water Management provides for the administration of the Section 319 funding source for the NPS-related projects. The Financial Management Services Branch of the Office of Water Management administers the Section 104(b)(3) and Section 604(b) grants.

Clean Water Act Section 319(h) grant monies are made available to the states on an annual basis by EPA. Agencies and organizations in the state that deal with NPS problems submit proposals to the Office of Water Management each year for use of these funds in various projects.

One of the most important aspects of all NPS pollution prevention programs is the emphasis on the watershed approach to these programs. This calls for users in the watershed to become involved in the planning and implementation of practices, which are designed to prevent pollution. By looking at the watershed as a whole, all situations causing the degradation of water quality will be addressed, not just a few. Appendix C lists the conservation partners and local stakeholders located in the Wildcat Creek watershed.

5.1.4 Integrating Point and Nonpoint Source Pollution Control Strategies

Integrating point and nonpoint source pollution controls and determining the amount and location of the remaining assimilative capacity in a watershed are key long-term objectives of watershed management. The information is used for a number of purposes including: determining if and where new or expanded municipal or industrial wastewater treatment facilities can be allowed; setting the recommended treatment level at these facilities; and identifying where point and nonpoint source pollution controls must be implemented to restore capacity and maintain water quality standards.

Total Maximum Daily Loads

The Clean Water Act mandates an integrated point and nonpoint source pollution control approach. This approach, called a total maximum daily load (TMDL), uses the concept of determining the total pollutant loading from point and nonpoint sources that a waterbody can assimilate while still maintaining its designated use (maintaining water quality standards). EPA is responsible for ensuring that TMDLs are completed by States and for approving the completed TMDLs.

Under the TMDL approach, waterbodies that do not meet water quality standards are identified. States establish priorities for action, and then determine reductions in pollutant loads or other actions needed to meet water quality goals. The approach is flexible and promotes a watershed approach driven by local needs and directed by the State's list of priority waterbodies. The overall goal in establishing the TMDL is to establish the management actions on point and nonpoint sources of pollution necessary for a waterbody to meet water quality standards.

The Office of Water Management at IDEM is in the process of reorganizing its work activities around a five year rotating basin schedule. The waters of the state have been grouped geographically into major river basins, and water quality data and other information will be collected and analyzed from each basin, or group of basins, once every five years. The schedule for implementing the TMDL Strategy is proposed to follow this rotating basin plan to the extent possible. The TMDL Strategy discusses activities to be accomplished in three phases. Phase One involves planning, sampling and data collection and would take place the first year. Phase Two involves TMDL development and would occur in the second year, and Phase Three is the TMDL implementation and would occur the third year. It is expected that some phases,

especially implementation of TMDLs (Phase Three) in the basin(s), may take more than one year to fully accomplish.

Initially, as part of the TMDL Strategy in a watershed, the IDEM TMDL Program Manager, in coordination with the IDEM Basin Coordinator of the target basin, will develop an activity reference guide for each TMDL. This activity reference guide will provide: (1) a list of the necessary activities and tasks, (2) a schedule for completing activities and tasks associated with an individual TMDL, and (3) a roster that indicates which Section, staff, and /or contractor are responsible for completion of each activity/task.

In Phase Three, the TMDL scenario chosen in conjunction with watershed stakeholders during Phase Two will be used to develop a plan to implement the TMDL. During this process, stakeholder participation will be essential. The Basin Coordinator, in conjunction with the stakeholder groups, will develop a plan to implement the TMDL. Once the draft plan has been finalized through comments from stakeholder groups and IDEM, the plan becomes "draft-final" and open public review. Public meetings will be held in areas affected to solicit comments.

5.1.5 Potential Sources of Funding for Water Quality Projects

There are numerous sources of funding for all types of water quality projects. The sources of funding include federal and state agencies, nonprofits, and private funding. Funds may be loans, cost-share projects, or grants. Section 319(h) grants and other funding sources are discussed below.

If a local government, environmental group, university researcher, or other individual or agency wants to find funding to address a local water quality problem, it is well worth the time to prepare a thorough but concise proposal and submit it to applicable funding agencies. Even if a project is not funded, follow-up should be done to determine what changes may be needed in order to make the application more competitive.

Section 319(h) Grants

EPA offers to the state Clean Water Act Section 319(h) grant moneys on an annual basis. These grants must be used to fund projects that address nonpoint source pollution issues. Some projects which the Office of Water Management has funded with this money in the past include best management practice (BMP) demonstrations, watershed water quality improvements, data management, educational programs, modeling, stream restoration, and riparian buffer establishment. Units of government, nonprofit groups, and universities in the state that have expertise in nonpoint source pollution problems are invited to submit Section 319(h) proposals to the Office of Water Management.

Office of Water Management staff review proposals for minimum 319 eligibility criteria such as:

- ◆ Does it support the state NPS Management Program milestones?
- ◆ Does the project address targeted, high priority watersheds?
- ◆ Is there sufficient non-federal cost-share match available (25% of project costs)?
- ◆ Are measurable outputs identified?
- ◆ Is monitoring required? Is there a Quality Assurance/Quality Control plan for monitoring?
- ◆ If a Geographical Information System is used, is it compatible with that of the state?
- ◆ Is there a commitment for educational activities and a final report?

- ◆ Are upstream sources of NPS pollution addressed?
- ◆ Are stakeholders involved in the project?

Office of Water Management staff separately review and rank each proposal which meets the minimum 319 eligibility criteria. In their review, members consider such factors as: technical soundness; likelihood of achieving water quality results; degree of balance lent to the statewide NPS Program in terms of project type; and competence/reliability of contracting agency. They then convene to discuss individual project merits, to pool all rankings and to arrive at final rankings for the projects. Comments are also sought from outside experts in other governmental agencies, nonprofit groups, and universities. The Office of Water Management seeks a balance between geographic regions of the state and types of projects. All proposals that rank above the funding target are included in the annual grant application to EPA, with EPA reserving the right to make final changes to the list. Actual funding depends on approval from EPA and yearly congressional appropriations.

To obtain more information about applying for a Section 319(h) grant, contact:

Watershed Management Section Chief
IDEM Office of Water Management
100 N. Senate Avenue
P.O. Box 6015
Indianapolis, IN 46206-6015
(317) 232-0019

Other Sources of Funding

Besides Section 319(h) funding, there are numerous sources of funding for all types of water quality projects. The sources of funding include federal and state agencies, nonprofit, and private funding. Funds may be loans, cost-shares, or grants. Appendix D provides a summary list of agencies and funding opportunities.

5.2 Indiana Department of Natural Resources Water Programs

5.2.1 Division of Soil Conservation

The Division of Soil Conservation's mission is to ensure the protection, wise use, and enhancement of Indiana's soil and water resources. The Division's employees are part of Indiana's Conservation Partnership, which includes the 92 soil and water conservation districts (SWCDs), the USDA Natural Resources Conservation Service, and the Purdue University Cooperative Extension Service. Working together, the partnership provides technical, educational, and financial assistance to citizens to solve erosion and sediment-related problems occurring on the land or impacting public waters.

The Division administers the Clean Water Indiana soil conservation and water quality program under guidelines established by the State Soil Conservation Board, primarily through the SWCDs in direct service to landusers. The Division staff includes field-based resource specialists who work closely with landusers, assisting in the selection, design, and installation of practices to reduce soil erosion on their land. Regional Urban Conservation Specialists work primarily with developers, contractors, and others to address erosion and sediment concerns in urban settings,

developments under construction, and in landfills. The Lake and River Enhancement staff (LARE) oversee all administrative, operational, and technical aspects of the LARE program, which provides financial assistance to local entities concerned with improving and maintaining water quality in public-access lakes, rivers, and streams.

5.2.2 Division of Water

The IDNR, Division of Water (DOW) is charged by the State of Indiana to maintain, regulate, collect data, and evaluate Indiana's surface and ground water resources.

The Engineering Branch of the DOW includes Dam and Levee Safety, Project Development, Surveying, Drafting, and Computer Services. The Dam and Levee Safety Section performs geotechnical and hydraulic evaluation on existing and proposed dams and levees throughout the State. The Project Development Section provides technical support to locally funded water resource projects along with engineering leadership and construction management to State funded water resource projects. The remaining sections provide support services to all Sections within the DOW such as reservoir depth mapping, topographic mapping, highwater marks, design of publications and brochures, and computer procurement and maintenance.

The Planning Branch of the DOW consists of Basin Studies, Coastal Coordination, Floodplain Management, Ground Water, Hydrology and Hydraulics, and Water Rights. Basin Studies are comprehensive reports on surface-and ground-water availability and use. Coastal Coordination is a communication vehicle to address Lake Michigan's diverse shoreline issues. Floodplain Management involves various floodplain management aspects including coordination with the National Flood Insurance Program and with State and Federal Emergency Management agencies during major flooding events. The Ground Water Section maintains the water-well record computer database and publishes reports and maps on the ground-water resource for the State. Hydrology and Hydraulics Section develops and reviews floodplain mapping and performs hydrologic studies and modeling. The Water Rights Section investigates and mediates groundwater/surface water rights issues, licenses water-well drillers, and develops well construction and abandonment procedures.

The Regulations Branch of DOW is made up of Stream Permits, Lake Permits, Permit Administration, Public Assistance, and Legal Counsel. The Stream Permits Section is responsible for reviewing permit applications for construction activity in the 100-year regulatory floodway along Indiana's waterways. The Lake Permits Section reviews construction projects at or below the legal lake level for all of Indiana's public freshwater lakes. Permit Administration Section provides administrative support to Branch staff, maintains the application database, and coordinates the application review process with other Divisions. The Public Assistance Section provides technical assistance on possible permit applications on proposed construction projects, investigates and mediates unpermitted construction activities and in some cases with the support of Legal Counsel pursues legal action for violation of State laws.

5.3 USDA/Natural Resources Conservation Service Water Quality Programs

While there are a variety of USDA programs available to assist people with their conservation needs. The following assistance programs are the principal programs available.

Conservation Technical Assistance (CTA)

The purpose of the program is to assist landusers, communities, units of state and local government, and other Federal agencies in planning and implementing conservation systems. The purpose of the conservation systems are to reduce erosion, improve soil and water quality, improve and conserve wetlands, enhance fish and wildlife habitat, improve air quality, improve pasture and range condition, reduce upstream flooding, and improve woodlands.

The objective of the program is to: Assist individual landusers, communities, conservation districts, and other units of State and local government and Federal agencies to meet their goals for resource stewardship and assist individuals to comply with State and local requirements. NRCS assistance to individuals is provided through conservation districts in accordance with the Memorandum of Understanding signed by the Secretary of Agriculture, the Governor of the State, and the conservation district. Assistance is provided to landusers voluntarily applying conservation and to those who must comply with local or State laws and regulations. Assistance is also provided to agricultural producers to comply with the highly erodible land (HEL) and wetland (Swampbuster) provisions of the 1985 Food Security Act as amended by the Food, Agriculture, Conservation and Trade Act of 1990 (16 U.S.C. 3801 et. seq.); the Federal Agriculture Improvement and Reform Act of 1996, and wetlands requirements of Section 404 of the Clean Water Act. NRCS makes HEL and wetland determinations and helps land users develop and implement conservation plans to comply with the law. They also provide technical assistance to participants in USDA cost-share and conservation incentive programs. NRCS collects, analyzes, interprets, displays, and disseminates information about the condition and trends of the Nation's soil and other natural resources so that people can make good decisions about resource use and about public policies for resource conservation. They also develop effective science-based technologies for natural resource assessment, management, and conservation.

Conservation of Private Grazing Land Initiative (CPGL)

The Conservation of Private Grazing Land initiative will ensure that technical, educational, and related assistance is provided to those who own private grazing lands. It is not a cost-share program. This technical assistance will offer opportunities for: better grazing land management; protecting soil from erosive wind and water; using more energy-efficient ways to produce food and fiber; conserving water; providing habitat for wildlife; sustaining forage and grazing plants; using plants to sequester greenhouse gases and increase soil organic matter; and using grazing lands as a source of biomass energy and raw materials for industrial products.

Conservation Reserve Program (CRP)

NRCS provides technical assistance to landowners interested in participating in the Conservation Reserve Program administered by the USDA Farm Service Agency. The Conservation Reserve Program reduces soil erosion, protects the Nation's ability to produce food and fiber, reduces sedimentation in streams and lakes, improves water quality, establishes wildlife habitat, and enhances forest and wetland resources. It encourages farmers to convert highly erodible cropland or other environmentally sensitive acreage to vegetative cover, such as tame or native grasses, wildlife plantings, trees, filterstrips, or riparian buffers. Farmers receive an annual rental payment for the term of the multi-year contract. Cost-share funding is provided to establish the vegetative cover practices.

Environmental Quality Incentives Program (EQIP)

The Environmental Quality Incentives Program provides technical, educational, and financial assistance to eligible farmers and ranchers to address soil, water, and related natural resource concerns on their lands in an environmentally beneficial and cost effective manner. The program provides assistance to farmers and ranchers in complying with Federal, State, and tribal environmental laws, and encourages environmental enhancement. The program is funded through the Commodity Credit Corporation. The purposes of the program are achieved through the implementation of a conservation plan, which includes structural, vegetative, and land management practices on eligible land. Five to ten year contracts are made with eligible producers. Cost-share payments may be made to implement one or more eligible structural or vegetative practices, such as animal waste management facilities, terraces, filter strips, tree planting, and permanent wildlife habitat. Incentive payments can be made to implement one or more land management practices, such as nutrient management, pest management, and grazing land management.

Fifty percent of the funding available for the program is targeted at natural resource concerns relating to livestock production. The program is carried out primarily in priority areas that may be watersheds, regions, or multi-state areas, and for significant statewide natural resource concerns that are outside of geographic priority areas.

Watershed Surveys and Planning

The Watershed and Flood Prevention Act, P.L. 83-566, August 4, 1954, (16 U.S.C. 1001-1008) authorized this program. Prior to fiscal year 1996, small watershed planning activities and the cooperative river basin surveys and investigations authorized by Section 6 of the Act were operated as separate programs. The 1996 appropriations act combined the activities into a single program entitled the Watershed Surveys and Planning program. Activities under both programs are continuing under this authority.

The purpose of the program is to assist Federal, State, and local agencies and tribal governments to protect watersheds from damage caused by erosion, floodwater, and sediment and to conserve and develop water and land resources. Resource concerns addressed by the program include water quality, opportunities for water conservation, wetland and water storage capacity, agricultural drought problems, rural development, municipal and industrial water needs, upstream flood damages, and water needs for fish, wildlife, and forest-based industries.

Types of surveys and plans include watershed plans, river basin surveys and studies, flood hazard analyses, and flood plain management assistance. The focus of these plans is to identify solutions that use land treatment and non-structural measures to solve resource problems.

Watershed Program and Flood Prevention Program (WF 08 or FP 03)

The Small Watershed Program works through local government sponsors and helps participants solve natural resource and related economic problems on a watershed basis. Projects include watershed protection, flood prevention, erosion and sediment control, water supply, water quality, fish and wildlife habitat enhancement, wetlands creation and restoration, and public recreation in watersheds of 250,000 or fewer acres. Both technical and financial assistance are available.

Wetlands Reserve Program (WRP)

The Wetlands Reserve Program is a voluntary program to restore wetlands. Participating landowners can establish conservation easements of either permanent or 30 year duration, or can enter into restoration cost-share agreements where no easement is involved. In exchange for establishing a permanent easement, the landowner receives payment up to the agricultural value of the land and 100 percent of the restoration costs for restoring the wetlands. The 30 year easement payment is 75 percent of what would be provided for a permanent easement on the same site and 75 percent of the restoration cost. The voluntary agreements are for a minimum 10 year duration and provide for 75 percent of the cost of restoring the involved wetlands. Easements and restoration cost-share agreements establish wetland protection and restoration as the primary land use for the duration of the easement or agreement. In all instances, landowners continue to control access to their land.

Wildlife Habitat Incentives Program (WHIP)

The Wildlife Habitat Incentives Program provides financial incentives to develop habitat for fish and wildlife on private lands. Participants agree to implement a wildlife habitat development plan and USDA agrees to provide cost-share assistance for the initial implementation of wildlife habitat development practices. USDA and program participants enter into a cost-share agreement for wildlife habitat development. This agreement generally lasts a minimum of 10 years from the date that the contract is signed.

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